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1996 Missouri Complaint Report

(Insurance Companies Only)

Missouri Department of Insurance
Statistics Section
August 1997

An outline map of the state of Missouri, with the title text centered within its borders.

1996 Missouri Complaint Report

(Insurance Companies Only)

**Missouri Department of Insurance
Statistics Section
August 1997**

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This report addresses all complaints resolved by the Missouri Department of Insurance, including complaints in which the department concluded that the companies acted legally in whole or in part.

The Missouri Department of Insurance
is an Equal Opportunity Employer

Preface

This report provides information on the number of complaints resolved against insurance companies during the past three years (1994-1996) compared to the norm for companies operating in the state. In 1996, the Missouri Department of Insurance (MDI) consumer services section received 3,972 such complaints (not counting others against agents or other MDI licensees). The total 1996 complaints against insurers — 3,972 — rose more than 1 percent from 3,931 in 1995 but fell 8 percent below the 4,338 in 1994.

This report has four sections:

- 1) Complaints by type of business
- 2) Insurance complaints by reason
- 3) Complaint indices report for the top 40 writers of a particular line of insurance
- 4) Complaint indices report for all companies writing that particular line of insurance

To be included in this report, a company must have written premium in Missouri or been the subject of a complaint filed with MDI during 1996.

Column 1 shows the average premium written by a company over the past three years (1994-1996).

Column 2 shows the market share, based on three-year average premium written, by company. Market share is the company's total premium written as a percentage of the total premium written by all companies in that line of business.

Column 3 shows the total number of complaints, without regard to disposition, filed against an insurance company with MDI from 1994 to 1996.

Column 4 is the three-year complaint index based on 3-year totals. The complaint index is a ratio of a company's number of complaints per thousand dollars of premium written, divided by the total number of complaints per thousand dollars of premium written for all companies for a line of business. The ratio is then multiplied by 100 to make it a percentage.

For example, if a company has a complaint index of 10, its complaint ratio is only 10 percent of the average of all companies; a company with a complaint index of 100 has a complaint-to-premium ratio equal to the average of all companies; and a company with a complaint index of 235 has a complaint-to-premium ratio 135 percent greater than the average of all companies.

Companies with complaints that also have extremely small premiums, no premium or negative premiums (indicating refunds, for example) have indices shown as "N/A."

Complaints By
Line of Business



MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL PROPERTY & CASUALTY INSURANCE
EXCLUDING ACCIDENT & HEALTH INSURANCE

BY LINE OF BUSINESS

LINE OF BUSINESS	COMPLAINTS IN 1994	COMPLAINTS IN 1995	COMPLAINTS IN 1996	PERCENT CHANGE 1994 - 1995	PERCENT CHANGE 1995 - 1996
FIRE & ALLIED LINES-PERSONAL	19	36	21	89.47	-41.67
FIRE & ALLIED LINES-COMMERCIAL	11	8	11	-27.27	37.50
FARM & RANCH OWNER MULTI-PERIL	40	31	16	-22.50	-48.39
HOMEOWNERS MULTI-PERIL	502	445	474	-11.35	6.52
COMMERCIAL MULTI-PERIL	69	66	64	-4.35	-3.03
MOBILE HOMEOWNERS MULTI-PERIL	27	29	23	7.41	-20.69
TENANT HOMEOWNERS	19	16	18	-15.79	12.50
BUILDERS RISK	4	1	2	-75.00	100.00
HOMEOWNERS WARRANTY CONTRACT	0	1	1	100.00	0.00
CONDOMINIUMS	1	4	4	300.00	0.00
OCEAN MARINE	3	1	1	-66.67	0.00
INLAND MARINE	35	28	24	-20.00	-14.29
INVOLUNTARY UNEMPLOYMENT INSUR	1	3	1	200.00	-66.67
MEDICAL MALPRACTICE	0	0	1	0.00	100.00
EARTHQUAKE	1	1	0	0.00	-100.00
WORKMENS COMPENSATION	132	93	69	-29.55	-25.81
GENERAL LIABILITY	39	44	44	12.82	0.00
PROFESSIONAL LIABILITY	6	4	1	-33.33	-75.00
PRODUCTS LIABILITY	4	2	3	-50.00	50.00
PRIVATE PASSENGER AUTOMOBILE	1504	1307	1291	-13.10	-1.22
MOTORCYCLE	7	5	6	-28.57	20.00
VEHICLE SERVICE CONTRACT	6	5	6	-16.67	20.00
COMMERCIAL AUTOMOBILE	62	90	72	45.16	-20.00
AIRCRAFT	0	1	1	100.00	0.00
FIDELITY	0	0	1	0.00	100.00
SURETY	12	7	6	-41.67	-14.29
BURGLARY & THEFT	2	2	3	0.00	50.00
BOILER & MACHINERY	2	0	1	-100.00	100.00
FLOOD	19	10	4	-47.37	-60.00
CROP & HAIL	0	1	6	100.00	500.00
	=====	=====	=====	=====	=====
	2527	2241	2175	-11.32	-2.95

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL ACCIDENT & HEALTH INSURANCE

BY LINE OF BUSINESS

LINE OF BUSINESS	COMPLAINTS IN 1994	COMPLAINTS IN 1995	COMPLAINTS IN 1996	PERCENT CHANGE 1994 - 1995	PERCENT CHANGE 1995 - 1996
GROUP ACCIDENT & HEALTH	638	519	569	-18.65	9.63
CREDIT ACCIDENT & HEALTH	23	13	10	-43.48	-23.08
INDIVIDUAL ACCIDENT & HEALTH	588	450	430	-23.47	-4.44
(A&H) ACCIDENT ONLY	20	22	19	10.00	-13.64
	=====	=====	=====	=====	=====
	1269	1004	1028	-20.88	2.39

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL LIFE AND ANNUITY INSURANCE

BY LINE OF BUSINESS

LINE OF BUSINESS	COMPLAINTS IN 1994	COMPLAINTS IN 1995	COMPLAINTS IN 1996	PERCENT CHANGE 1994 - 1995	PERCENT CHANGE 1995 - 1996
GROUP LIFE	53	44	45	-16.98	2.27
CREDIT LIFE	34	25	26	-26.47	4.00
INDIVIDUAL LIFE	539	470	444	-12.80	-5.53
ANNUITY	0	25	30	100.00	20.00
	=====	=====	=====	=====	=====
	626	564	545	-9.90	-3.37

Annuity complaints were not coded separately until 1995. Prior annuity complaints were included in the life totals.



Complaints by Reason

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 INSURANCE COMPLAINT REPORT

PRIVATE PASSENGER AUTOMOBILE INSURANCE

REASON FOR COMPLAINT	COMPLAINTS IN 1994	COMPLAINTS IN 1995	COMPLAINTS IN 1996	PERCENT CHANGE 1994 - 1995	PERCENT CHANGE 1995 - 1996
CLAIM DENIAL	298	251	262	-15.77	4.38
MISREPRESENTATION	3	6	9	100.00	50.00
REFUSAL TO WRITE	6	5	2	-16.67	-60.00
PREMIUM PAYMENT NOTICE	3	3	1	0.00	-66.67
COVERAGE QUESTION	46	49	38	6.52	-22.45
NO COMMUNICATION	9	8	29	-11.11	262.50
CLAIM DELAY	263	274	250	4.18	-8.76
DISCRIMINATION	4	1	0	-75.00	-100.00
SUBROGATION	8	8	6	0.00	-25.00
INVASION OF PRIVACY	3	5	0	66.67	-100.00
PREMIUM PROBLEM	108	101	94	-6.48	-6.93
POLICY CHANGES	2	4	3	100.00	-25.00
RIDERS/ENDORSEMENTS	0	2	0	100.00	-100.00
UNSATISFACTORY SETTLEMENT	493	412	422	-16.43	2.43
FORGERY	0	1	1	100.00	0.00
MISAPPROPRIATION OF FUND	0	0	1	0.00	100.00
SR-22 FILING	0	1	2	100.00	100.00
BENEFICIARY PROBLEMS	0	0	1	0.00	100.00
ASSIGNMENT OF BENEFITS	3	3	2	0.00	-33.33
CANCELLATION	71	53	56	-25.35	5.66
375-031-.037 AGENT CONTRACT	0	1	0	100.00	-100.00
MISQUOTE OF PREMIUM	1	0	0	-100.00	0.00
POLICY REN/ISS W/O CONSENT	0	0	1	0.00	100.00
OTHER	0	0	2	0.00	100.00
NON-RENEWAL	61	45	49	-26.23	8.89
PREMIUM REFUND	44	30	45	-31.82	50.00
PREMIUM INCREASE	51	29	14	-43.14	-51.72
POLICY NOT DELIVERED	1	2	1	100.00	-50.00
POLICY NOT AS APPLIED FOR	5	4	0	-20.00	-100.00
	=====	=====	=====	=====	=====
	1483	1298	1291	-12.47	-0.54

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 INSURANCE COMPLAINT REPORT

HOMEOWNERS, FARMOWNERS, PERSONAL FIRE & ALLIED INSURANCE

REASON FOR COMPLAINT	COMPLAINTS IN 1994	COMPLAINTS IN 1995	COMPLAINTS IN 1996	PERCENT CHANGE 1994 - 1995	PERCENT CHANGE 1995 - 1996
CLAIM DENIAL	167	144	136	-13.77	-5.56
MISREPRESENTATION	5	3	0	-40.00	-100.00
REFUSAL TO WRITE	12	6	3	-50.00	-50.00
PREMIUM PAYMENT NOTICE	1	1	1	0.00	0.00
COVERAGE QUESTION	12	11	18	-8.33	63.64
NO COMMUNICATION	2	0	5	-100.00	100.00
CLAIM DELAY	93	91	94	-2.15	3.30
DISCRIMINATION	1	0	1	-100.00	100.00
RETURN OF CLAIM OVERPYT	0	0	1	0.00	100.00
INVASION OF PRIVACY	0	1	0	100.00	-100.00
PREMIUM PROBLEM	22	18	18	-18.18	0.00
POLICY CHANGES	2	0	2	-100.00	100.00
RIDERS/ENDORSEMENTS	0	1	0	100.00	-100.00
UNSATISFORTORY SETTLEMENT	151	156	135	3.31	-13.46
CANCELLATION	42	39	44	-7.14	12.82
FRAUD	1	0	0	-100.00	0.00
OTHER	2	1	3	-50.00	200.00
NON-RENEWAL	32	35	48	9.38	37.14
PREMIUM REFUND	19	13	15	-31.58	15.38
PREMIUM INCREASE	5	4	6	-20.00	50.00
POLICY NOT DELIVERED	2	2	3	0.00	50.00
POLICY NOT AS APPLIED FOR	1	1	0	0.00	-100.00
	=====	=====	=====	=====	=====
	572	527	533	-7.87	1.14

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 INSURANCE COMPLAINT REPORT

TOTAL ACCIDENT AND HEALTH INSURANCE

REASON FOR COMPLAINT	COMPLAINTS IN 1994	COMPLAINTS IN 1995	COMPLAINTS IN 1996	PERCENT CHANGE 1994 - 1995	PERCENT CHANGE 1995 - 1996
CLAIM DENIAL	465	354	365	-23.87	3.11
DIVIDENDS	0	0	1	0.00	100.00
MISREPRESENTATION	14	14	39	0.00	178.57
REFUSAL TO WRITE	25	18	16	-28.00	-11.11
PREMIUM PAYMENT NOTICE	0	1	3	100.00	200.00
C.O.B.	8	1	2	-87.50	100.00
CASH VALUE	1	0	1	-100.00	100.00
COVERAGE QUESTION	91	61	111	-32.97	81.97
MISLEADING ADVERTISING	0	3	0	100.00	-100.00
NO COMMUNICATION	13	16	13	23.08	-18.75
CLAIM DELAY	229	180	168	-21.40	-6.67
DISCRIMINATION	5	1	0	-80.00	-100.00
RETURN OF CLAIM OVERPYT	6	3	0	-50.00	-100.00
INVASION OF PRIVACY	2	2	13	0.00	550.00
PREMIUM PROBLEM	57	55	24	-3.51	-56.36
POLICY CHANGES	7	5	6	-28.57	20.00
FORMS NOT SUPPLIED	3	1	2	-66.67	100.00
RIDERS/ENDORSEMENTS	9	5	3	-44.44	-40.00
UNSATISFORTORY SETTLEMENT	163	126	97	-22.70	-23.02
FRO (AGENTS ONLY)	1	0	0	-100.00	0.00
ASSIGNMENT OF BENEFITS	3	4	3	33.33	-25.00
GROUP CONVERSION	1	2	2	100.00	0.00
CANCELLATION	13	11	14	-15.38	27.27
STACKING	1	0	0	-100.00	0.00
POLICY REN/ISS W/O CONSENT	1	0	0	-100.00	0.00
CONTINUATION OF BENEFITS	1	6	2	500.00	-66.67
NON-RENEWAL	3	1	2	-66.67	100.00
PREMIUM REFUND	94	70	102	-25.53	45.71
PREMIUM INCREASE	45	55	28	22.22	-49.09
POLICY NOT DELIVERED	3	4	8	33.33	100.00
POLICY NOT AS APPLIED FOR	5	5	3	0.00	-40.00
=====	=====	=====	=====	=====	=====
	1269	1004	1028	-20.88	2.39

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 INSURANCE COMPLAINT REPORT

TOTAL LIFE AND ANNUITY INSURANCE

REASON FOR COMPLAINT	COMPLAINTS IN 1994	COMPLAINTS IN 1995	COMPLAINTS IN 1996	PERCENT CHANGE 1994 - 1995	PERCENT CHANGE 1995 - 1996
CLAIM DENIAL	38	42	40	10.53	4.76
DIVIDENDS	6	5	8	16.67	60.00
MISREPRESENTATION	73	61	86	16.44	40.98
REFUSAL TO WRITE	5	4	7	20.00	75.00
PREMIUM PAYMENT NOTICE	4	2	3	50.00	50.00
POLICY LOANS	7	7	9	0.00	28.57
CASH VALUE	71	46	50	35.21	8.70
COVERAGE QUESTION	39	37	27	5.13	27.03
MISLEADING ADVERTISING	7	2	4	71.43	100.00
NO COMMUNICATION	35	27	32	22.86	18.52
CLAIM DELAY	49	48	45	2.04	6.25
DISCRIMINATION	1	1	0	0.00	100.00
RETURN OF CLAIM OVERPYT	0	0	1	0.00	100.00
INVASION OF PRIVACY	1	2	1	100.00	50.00
PREMIUM PROBLEM	104	99	81	4.81	18.18
POLICY CHANGES	26	45	35	73.08	22.22
FORMS NOT SUPPLIED	2	0	1	-100.00	100.00
RIDERS/ENDORSEMENTS	1	2	1	100.00	50.00
WAIVER OR PREMIUM	4	4	6	0.00	50.00
UNSATISFACTORY SETTLEMENT	28	37	22	32.14	40.54
FORGERY	1	1	0	0.00	100.00
BENEFICIARY PROBLEMS	11	8	3	27.27	62.50
ASSIGNMENT OF BENEFITS	1	0	2	-100.00	100.00
GROUP CONVERSION	1	1	0	0.00	100.00
CANCELLATION	20	10	10	50.00	0.00
FRAUD	0	1	1	100.00	0.00
NON-RENEWAL	0	2	0	100.00	-100.00
PREMIUM REFUND	64	53	55	17.19	3.77
PREMIUM INCREASE	9	4	6	55.56	50.00
POLICY NOT DELIVERED	11	9	4	18.18	55.56
POLICY NOT AS APPLIED FOR	7	4	5	42.86	25.00
	=====	=====	=====	=====	=====
	626	564	545	-9.90	-3.37

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 INSURANCE COMPLAINT REPORT

HEALTH MAINTENANCE ORGANIZATIONS

REASON FOR COMPLAINT	COMPLAINTS IN 1994	COMPLAINTS IN 1995	COMPLAINTS IN 1996	PERCENT CHANGE 1994 - 1995	PERCENT CHANGE 1995 - 1996
CLAIM DENIAL	94	112	105	19.15	-6.25
MISREPRESENTATION	1	4	0	300.00	-100.00
REFUSAL TO WRITE	1	3	6	200.00	100.00
C.O.B.	2	0	4	-100.00	100.00
COVERAGE QUESTION	10	22	32	120.00	45.45
NO COMMUNICATION	5	1	4	-80.00	300.00
CLAIM DELAY	11	27	41	145.45	51.85
SUBROGATION	0	0	2	0.00	100.00
RETURN OF CLAIM OVERPYT	0	0	1	0.00	100.00
PREMIUM PROBLEM	9	7	4	-22.22	-42.86
POLICY CHANGES	1	1	2	0.00	100.00
FORMS NOT SUPPLIED	0	0	2	0.00	100.00
RIDERS/ENDORSEMENTS	0	1	0	100.00	-100.00
UNSATISFORTORY SETTLEMENT	11	13	13	18.18	0.00
NOT LICENSED	0	1	1	100.00	0.00
GROUP CONVERSION	0	1	0	100.00	-100.00
CANCELLATION	1	3	2	200.00	-33.33
CONTINUATION OF BENEFITS	0	1	1	100.00	0.00
NON-RENEWAL	1	0	0	-100.00	0.00
PREMIUM REFUND	4	0	3	-100.00	100.00
PREMIUM INCREASE	2	3	1	50.00	-66.67
	=====	=====	=====	=====	=====
	153	200	224	30.72	12.00

Complaint Indices

For Top 40 Writers

**Based on Market Share
In Descending Order of Market Share**



MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL PROPERTY & CASUALTY INSURANCE
EXCLUDING ACCIDENT & HEALTH INSURANCE

TOP 40 WRITERS IN DESCENDING MARKET SHARE ORDER
AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

	(1)	(2)	(3)	(4)
COMPANY	PREMIUM WRITTEN (3 YR AVE)	MARKET SHARE (3 YR AVE)	3 YEAR COMPLAINTS	3 YEAR COMPLAINT INDEX
STATE FARM MUTUAL AUTOMOBILE INS CO	\$709,531,397	10.86	791	105
AMERICAN FAMILY MUTUAL INS CO	\$500,235,678	7.65	668	126
STATE FARM FIRE AND CASUALTY CO	\$298,807,049	4.57	317	100
SHELTER MUTUAL INSURANCE CO	\$237,352,627	3.63	274	109
FARMERS INSURANCE COMPANY INC	\$177,823,052	2.72	246	130
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$152,737,071	2.34	14	9
ALLSTATE INSURANCE COMPANY	\$135,817,963	2.08	314	218
AMERICAN STANDARD INS CO OF WISCONSIN	\$95,097,908	1.46	136	135
AMERICAN STATES INSURANCE COMPANY*	\$87,365,609	1.34	46	50
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$86,755,026	1.33	149	162
MID CENTURY INSURANCE COMPANY	\$86,111,880	1.32	172	188
LIBERTY MUTUAL FIRE INSURANCE CO	\$79,554,094	1.22	80	95
FEDERAL INSURANCE COMPANY	\$71,324,338	1.09	3	4
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$66,482,016	1.02	116	164
CONTINENTAL CASUALTY COMPANY*	\$63,072,682	0.97	21	31
CONTINENTAL INSURANCE COMPANY THE*	\$62,525,011	0.96	23	35
AETNA CASUALTY AND SURETY COMPANY	\$61,375,925	0.94	30	46
SAFECO INSURANCE CO OF AMERICA	\$60,882,841	0.93	73	113
HARTFORD UNDERWRITERS INSURANCE CO	\$57,366,877	0.88	107	176
CAMERON MUTUAL INSURANCE COMPANY	\$53,825,915	0.82	96	168
FEDERATED MUTUAL INSURANCE COMPANY	\$53,166,734	0.81	25	44
TRAVELERS INDEMNITY CO OF ILLINOIS	\$53,020,624	0.81	13	23
ST PAUL FIRE & MARINE INSURANCE CO	\$50,954,958	0.78	20	37
LIBERTY MUTUAL INSURANCE COMPANY	\$47,808,049	0.73	35	69
COLUMBIA MUTUAL INSURANCE CO	\$46,103,098	0.71	112	229
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$45,240,951	0.69	18	37
MISSOURI EMPLOYERS MUTUAL INS CO	\$44,080,020	0.67	4	9
UNITED STATES FIDELITY & GUARANTY CO	\$43,754,649	0.67	53	114
TRANSPORTATION INSURANCE COMPANY	\$43,751,781	0.67	11	24
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$42,777,713	0.65	19	42
AMERICAN ECONOMY INSURANCE COMPANY	\$41,777,919	0.64	40	90
FARMERS AND MERCHANTS INSURANCE CO	\$39,102,705	0.60	75	181
RELiance INSURANCE COMPANY	\$38,728,842	0.59	3	7
PROGRESSIVE NORTHWESTERN INS CO	\$38,148,166	0.58	53	131
HARTFORD FIRE INSURANCE COMPANY	\$37,717,065	0.58	18	45
AMERICAN STATES PREFERRED INS CO	\$34,085,223	0.52	23	64
MEDICAL PROTECTIVE COMPANY	\$33,149,267	0.51	0	0
ZURICH INSURANCE COMPANY	\$31,335,914	0.48	3	9
COMMERCIAL UNION INSURANCE COMPANY	\$31,291,233	0.48	20	60
INSURANCE COMPANY OF NORTH AMERICA	\$30,767,761	0.47	24	73
	=====	=====	=====	
	\$3,970,807,630	60.76	4245	

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 PRIVATE PASSENGER AUTOMOBILE INSURANCE

TOP 40 WRITERS BY DESCENDING MARKET SHARE ORDER
AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

	(1)	(2)	(3)	(4)
COMPANY	PREMIUM WRITTEN (3 YR AVE)	MARKET SHARE (3 YR AVE)	3 YEAR COMPLAINTS	3 YEAR COMPLAINT INDEX
STATE FARM MUTUAL AUTOMOBILE INS CO	\$497,070,030	26.36	773	72
AMERICAN FAMILY MUTUAL INS CO	\$226,368,660	12.01	365	75
FARMERS INSURANCE COMPANY INC	\$134,378,934	7.13	241	83
SHELTER MUTUAL INSURANCE CO	\$118,200,505	6.27	170	67
ALLSTATE INSURANCE COMPANY	\$73,888,312	3.92	228	143
AMERICAN STANDARD INS CO OF WISCONSIN	\$71,785,135	3.81	135	87
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$50,725,765	2.69	116	106
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$39,407,060	2.09	93	109
STATE FARM FIRE AND CASUALTY CO	\$32,734,776	1.74	15	21
MID CENTURY INSURANCE COMPANY	\$30,937,543	1.64	76	114
PROGRESSIVE NORTHWESTERN INS CO	\$29,752,882	1.58	49	76
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$24,996,436	1.33	17	31
ALLSTATE INDEMNITY COMPANY	\$24,119,893	1.28	43	83
CAMERON MUTUAL INSURANCE COMPANY	\$22,990,591	1.22	46	93
FARMERS AND MERCHANTS INSURANCE CO	\$21,473,326	1.14	42	91
SAFECO INSURANCE CO OF AMERICA	\$19,884,331	1.05	36	84
AMERICAN STATES PREFERRED INS CO	\$19,583,378	1.04	17	40
HARTFORD UNDERWRITERS INSURANCE CO	\$17,931,269	0.95	81	209
LIBERTY MUTUAL FIRE INSURANCE CO	\$16,338,463	0.87	40	113
COLUMBIA MUTUAL INSURANCE CO	\$14,631,194	0.78	66	209
AMERICAN ECONOMY INSURANCE COMPANY	\$13,627,307	0.72	22	75
DAIRYLAND INSURANCE COMPANY	\$9,951,287	0.53	35	163
GOVERNMENT EMPLOYEES INSURANCE CO	\$9,719,775	0.52	21	100
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$9,715,631	0.52	37	176
USAA CASUALTY INSURANCE COMPANY	\$9,672,728	0.51	14	67
FIREMANS FUND INS CO OF MISSOURI	\$9,509,143	0.50	6	29
IGF INSURANCE COMPANY	\$9,268,166	0.49	45	225
WINDSOR INSURANCE COMPANY	\$9,082,894	0.48	39	199
SAFECO NATIONAL INSURANCE COMPANY	\$8,871,024	0.47	21	110
ATLANTA CASUALTY COMPANY	\$7,892,319	0.42	107	628
MILLERS MUTUAL INSURANCE ASSOCIATION	\$7,309,149	0.39	30	190
METROPOLITAN PROPERTY & CASUALTY INS CO	\$7,269,702	0.39	39	248
GEICO GENERAL INS CO	\$7,020,188	0.37	19	125
NATIONAL INSURANCE ASSOCIATION	\$6,891,539	0.37	30	202
GATEWAY INSURANCE COMPANY	\$6,753,303	0.36	36	247
FIRST NATIONAL INS CO OF AMERICA	\$6,559,359	0.35	22	155
FIRST AMERICAN INSURANCE COMPANY	\$6,493,770	0.34	11	78
EMPLOYERS FIRE INSURANCE COMPANY	\$6,111,630	0.32	15	114
INTEGON NATIONAL INSURANCE COMPANY	\$5,938,125	0.31	24	187
STATE AUTO PROPERTY & CASUALTY INS CO	\$5,920,543	0.31	11	86
	=====	=====	=====	
	\$1,650,776,065	87.55	3233	

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 HOMEOWNERS, FARMOWNERS, PERSONAL FIRE & ALLIED INSURANCE

TOP 40 WRITERS IN DESCENDING MARKET SHARE ORDER
AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
STATE FARM FIRE AND CASUALTY CO	\$135,044,940	21.63	264	75
AMERICAN FAMILY MUTUAL INS CO	\$92,107,422	14.75	231	96
SHELTER MUTUAL INSURANCE CO	\$49,512,437	7.93	86	66
MID CENTURY INSURANCE COMPANY	\$23,448,702	3.76	86	140
ALLSTATE INSURANCE COMPANY	\$21,644,319	3.47	76	134
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$21,012,978	3.37	50	91
SAFECO INSURANCE CO OF AMERICA	\$18,722,791	3.00	28	57
FIRE INSURANCE EXCHANGE	\$13,745,970	2.20	36	100
CAMERON MUTUAL INSURANCE COMPANY	\$11,416,439	1.83	41	137
AMERICAN STERLING INSURANCE COMPANY	\$10,280,823	1.65	1	4
STATE FARM GENERAL INSURANCE CO	\$9,552,663	1.53	19	76
AMERICAN STATES INSURANCE COMPANY*	\$8,187,529	1.31	10	47
COLUMBIA MUTUAL INSURANCE CO	\$7,500,641	1.20	32	163
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$7,179,998	1.15	0	0
FARMERS AND MERCHANTS INSURANCE CO	\$6,660,475	1.07	27	155
AMERICAN ECONOMY INSURANCE COMPANY	\$6,618,678	1.06	11	64
AMERICAN STATES PREFERRED INS CO	\$6,503,151	1.04	6	35
HARTFORD UNDERWRITERS INSURANCE CO	\$6,037,437	0.97	9	57
LIBERTY MUTUAL FIRE INSURANCE CO	\$5,446,457	0.87	22	155
ALLIED MUTUAL INS CO	\$4,941,652	0.79	24	186
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$4,738,382	0.76	24	194
FARMERS INSURANCE EXCHANGE	\$4,569,761	0.73	13	109
VIGILANT INSURANCE COMPANY	\$4,430,059	0.71	2	17
CONTINENTAL INSURANCE COMPANY THE*	\$4,409,866	0.71	3	26
METROPOLITAN PROPERTY & CASUALTY INS CO	\$4,053,526	0.65	42	396
SECURA INSURANCE A MUTUAL COMPANY	\$4,014,555	0.64	15	143
AUTO CLUB FAMILY INSURANCE COMPANY	\$3,855,517	0.62	12	119
ECONOMY PREFERRED INSURANCE COMPANY	\$3,851,190	0.62	12	119
MISSOURI PROPERTY INS PLACEMENT FACILIT	\$3,563,150	0.57	36	386
OLD RELIABLE CASUALTY COMPANY	\$3,376,696	0.54	27	306
STATE AUTO PROPERTY & CASUALTY INS CO	\$3,319,562	0.53	7	81
MILLERS MUTUAL INSURANCE ASSOCIATION	\$3,268,441	0.52	19	222
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$3,134,018	0.50	7	85
FIREMANS FUND INSURANCE COMPANY	\$2,981,005	0.48	3	38
ALLENDALDE MUTUAL INSURANCE COMPANY	\$2,955,681	0.47	0	0
PROTECTION MUTUAL INSURANCE COMPANY	\$2,742,177	0.44	0	0
AUTO OWNERS INSURANCE CO MUTUAL	\$2,564,431	0.41	7	104
ST PAUL GUARDIAN INSURANCE COMPANY	\$2,431,563	0.39	3	47
PACIFIC INDEMNITY COMPANY	\$2,340,755	0.37	0	0
ALLIED PROPERTY & CASUALTY INS CO	\$2,334,834	0.37	7	115
	=====	=====	=====	
	\$534,500,670	85.62	1298	

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL ACCIDENT & HEALTH INSURANCE

TOP 40 WRITERS IN DESCENDING MARKET SHARE ORDER
AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
BLUE CROSS & BLUE SHIELD OF MO	\$367,132,482	14.13	645	138
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	\$285,118,173	10.97	139	38
HEALTHY ALLIANCE LIFE INSURANCE CO	\$206,119,376	7.93	168	64
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$161,391,965	6.21	104	51
PRINCIPAL MUTUAL LIFE INS CO	\$83,830,366	3.23	59	55
CONTINENTAL ASSURANCE COMPANY	\$74,143,618	2.85	10	11
HUMANA INSURANCE COMPANY	\$49,184,997	1.89	36	58
BANKERS LIFE AND CASUALTY COMPANY	\$44,682,271	1.72	66	116
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$42,750,416	1.65	1	2
FORTIS BENEFITS INSURANCE COMPANY	\$40,607,276	1.56	33	64
GUARDIAN LIFE INSURANCE CO OF AMERICA	\$39,803,917	1.53	40	79
AMERICAN FAMILY MUTUAL INS CO	\$36,974,362	1.42	58	123
GENERAL AMERICAN LIFE INSURANCE CO	\$36,207,781	1.39	26	57
STATE FARM MUTUAL AUTOMOBILE INS CO	\$35,083,624	1.35	17	38
METROPOLITAN LIFE INSURANCE COMPANY	\$34,124,587	1.31	31	71
AETNA LIFE INSURANCE COMPANY*	\$34,044,266	1.31	37	86
MISSOURI VALLEY LIFE AND HEALTH INS CO	\$33,860,663	1.30	129	300
CONNECTICUT GENERAL LIFE INS CO	\$33,821,019	1.30	22	51
JOHN ALDEN LIFE INSURANCE CO	\$32,456,026	1.25	37	90
UNUM LIFE INS CO OF AMERICA	\$31,793,450	1.22	13	32
UNITED WISCONSIN LIFE INSURANCE COMPANY	\$30,689,208	1.18	39	100
TRAVELERS INSURANCE COMPANY THE	\$27,427,956	1.06	60	172
MUTUAL OF OMAHA INSURANCE COMPANY	\$26,841,717	1.03	47	138
CONTINENTAL CASUALTY COMPANY*	\$20,999,097	0.81	39	146
NEW YORK LIFE INSURANCE COMPANY	\$20,273,437	0.78	9	35
COMBINED INSURANCE CO OF AMERICA	\$19,674,682	0.76	74	296
UNITED AMERICAN INSURANCE COMPANY	\$15,952,295	0.61	58	286
EQUITABLE LIFE & CASUALTY INS CO	\$15,497,441	0.60	8	41
AMERICAN REPUBLIC INSURANCE COMPANY	\$15,009,406	0.58	22	115
LIFE INSURANCE CO OF NORTH AMERICA	\$14,896,864	0.57	11	58
PHYSICIANS MUTUAL INSURANCE COMPANY	\$14,507,762	0.56	26	141
UNITED OF OMAHA LIFE INS CO	\$14,404,918	0.55	15	82
TRUSTMARK INSURANCE CO (MUTUAL)	\$14,345,466	0.55	27	148
GOLDEN RULE INSURANCE COMPANY	\$13,970,517	0.54	37	208
BUSINESS MENS ASSURANCE CO OF AMERICA	\$13,968,560	0.54	11	62
TIME INSURANCE COMPANY	\$13,215,447	0.51	28	167
PIONEER LIFE INSURANCE COMPANY	\$13,176,128	0.51	29	173
WASHINGTON NATIONAL INSURANCE CO*	\$13,108,737	0.50	38	228
CHRISTIAN FIDELITY LIFE INSURANCE CO	\$12,290,398	0.47	14	90
SHELTER LIFE INSURANCE CO	\$11,679,177	0.45	5	34
	=====	=====	=====	
	\$2,045,059,847	78.72	2268	

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL LIFE AND ANNUITY INSURANCE

TOP 40 WRITERS IN DESCENDING MARKET SHARE ORDER
AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
GENERAL AMERICAN LIFE INSURANCE CO	\$139,336,080	5.16	19	21
METROPOLITAN LIFE INSURANCE COMPANY	\$116,232,678	4.31	102	137
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$105,269,367	3.90	199	294
CONNECTICUT GENERAL LIFE INS CO	\$97,729,043	3.62	6	10
NORTHWESTERN MUTUAL LIFE INS CO	\$90,950,532	3.37	4	7
JACKSON NATIONAL LIFE INSURANCE CO	\$75,549,084	2.80	15	31
STATE FARM LIFE INSURANCE COMPANY	\$74,249,888	2.75	21	44
BERKSHIRE HATHAWAY LIFE INS CO OF NE	\$62,592,222	2.32	0	0
HARTFORD LIFE INSURANCE COMPANY	\$58,739,093	2.18	7	19
MASSACHUSETTS MUTUAL LIFE INS CO	\$52,331,108	1.94	9	27
UNITED OF OMAHA LIFE INS CO	\$48,454,688	1.79	21	67
NEW YORK LIFE INSURANCE COMPANY	\$47,398,524	1.76	50	164
AIG LIFE INSURANCE COMPANY	\$45,030,889	1.67	6	21
PACIFIC MUTUAL LIFE INSURANCE CO	\$42,855,252	1.59	1	4
IDS LIFE INSURANCE COMPANY	\$36,522,131	1.35	0	0
NEW YORK LIFE INS & ANNUITY CORPORATION	\$35,241,011	1.31	6	26
EQUITABLE LIFE ASSUR SOCIETY OF THE US	\$33,464,455	1.24	12	56
WESTERN SOUTHERN LIFE ASSURANCE CO	\$33,298,051	1.23	19	89
PRINCIPAL MUTUAL LIFE INS CO	\$32,571,131	1.21	5	24
AMERICAN FAMILY LIFE INSURANCE CO	\$30,847,106	1.14	11	55
PHOENIX HOME LIFE MUTUAL INS CO	\$28,941,294	1.07	11	59
WESTERN NATIONAL LIFE INSURANCE CO	\$27,178,769	1.01	7	40
UNITED COMPANIES LIFE INSURANCE CO	\$27,070,532	1.00	0	0
LINCOLN BENEFIT LIFE COMPANY	\$26,418,019	0.98	8	47
ANCHOR NATIONAL LIFE INS CO*	\$24,292,867	0.90	1	6
AMERICAN LIFE AND CASUALTY INS CO*	\$21,555,934	0.80	9	65
USG ANNUITY & LIFE COMPANY	\$20,678,699	0.77	6	45
BUSINESS MENS ASSURANCE CO OF AMERICA	\$19,942,287	0.74	7	55
TRANSAMERICA OCCIDENTAL LIFE INS CO	\$19,282,204	0.71	4	32
FRANKLIN LIFE INSURANCE COMPANY	\$19,218,832	0.71	15	121
CHUBB LIFE INS CO OF AM	\$18,837,554	0.70	1	8
JOHN HANCOCK MUTUAL LIFE INS CO	\$18,592,181	0.69	33	276
AETNA LIFE INS AND ANNUITY CO*	\$18,213,227	0.67	2	17
LIFEUSA INSURANCE COMPANY	\$18,187,512	0.67	6	51
SHELTER LIFE INSURANCE CO	\$18,084,497	0.67	8	69
AID ASSOCIATION FOR LUTHERANS	\$18,030,511	0.67	5	43
PRIMERICA LIFE INSURANCE COMPANY	\$17,603,883	0.65	16	141
BANKERS LIFE AND CASUALTY COMPANY	\$17,175,674	0.64	15	136
COVA FINANCIAL SERVICES LIFE INS CO	\$16,996,625	0.63	2	18
FARM BUREAU LIFE INS CO OF MISSOURI	\$16,973,610	0.63	7	64
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	\$1,671,937,043	61.93	676	

Complaint Indices

For Top 40 Writers

**Based on Market Share
In Alphabetical Order**

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL PROPERTY & CASUALTY INSURANCE
EXCLUDING ACCIDENT & HEALTH INSURANCE

TOP 40 WRITERS IN ALPHABETICAL ORDER
AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

	(1)	(2)	(3)	(4)
	PREMIUM WRITTEN	MARKET SHARE	3 YEAR	3 YEAR
COMPANY	COMPLAINT (3 YR AVE)	(3 YR AVE)	COMPLAINTS	INDEX
AETNA CASUALTY AND SURETY COMPANY	\$61,375,925	0.94	30	46
ALLSTATE INSURANCE COMPANY	\$135,817,963	2.08	314	218
AMERICAN ECONOMY INSURANCE COMPANY	\$41,777,919	0.64	40	90
AMERICAN FAMILY MUTUAL INS CO	\$500,235,678	7.65	668	126
AMERICAN STANDARD INS CO OF WISCONSIN	\$95,097,908	1.46	136	135
AMERICAN STATES INSURANCE COMPANY*	\$87,365,609	1.34	46	50
AMERICAN STATES PREFERRED INS CO	\$34,085,223	0.52	23	64
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$66,482,016	1.02	116	164
CAMERON MUTUAL INSURANCE COMPANY	\$53,825,915	0.82	96	168
COLUMBIA MUTUAL INSURANCE CO	\$46,103,098	0.71	112	229
COMMERCIAL UNION INSURANCE COMPANY	\$31,291,233	0.48	20	60
CONTINENTAL CASUALTY COMPANY*	\$63,072,682	0.97	21	31
CONTINENTAL INSURANCE COMPANY THE*	\$62,525,011	0.96	23	35
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$42,777,713	0.65	19	42
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$86,755,026	1.33	149	162
FARMERS AND MERCHANTS INSURANCE CO	\$39,102,705	0.60	75	181
FARMERS INSURANCE COMPANY INC	\$177,823,052	2.72	246	130
FEDERAL INSURANCE COMPANY	\$71,324,338	1.09	3	4
FEDERATED MUTUAL INSURANCE COMPANY	\$53,166,734	0.81	25	44
HARTFORD FIRE INSURANCE COMPANY	\$37,717,065	0.58	18	45
HARTFORD UNDERWRITERS INSURANCE CO	\$57,366,877	0.88	107	176
INSURANCE COMPANY OF NORTH AMERICA	\$30,767,761	0.47	24	73
LIBERTY MUTUAL FIRE INSURANCE CO	\$79,554,094	1.22	80	95
LIBERTY MUTUAL INSURANCE COMPANY	\$47,808,049	0.73	35	69
MEDICAL PROTECTIVE COMPANY	\$33,149,267	0.51	0	0
MID CENTURY INSURANCE COMPANY	\$86,111,880	1.32	172	188
MISSOURI EMPLOYERS MUTUAL INS CO	\$44,080,020	0.67	4	9
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$152,737,071	2.34	14	9
PROGRESSIVE NORTHWESTERN INS CO	\$38,148,166	0.58	53	131
RELIANCE INSURANCE COMPANY	\$38,728,842	0.59	3	7
SAFECO INSURANCE CO OF AMERICA	\$60,882,841	0.93	73	113
SHELTER MUTUAL INSURANCE CO	\$237,352,627	3.63	274	109
ST PAUL FIRE & MARINE INSURANCE CO	\$50,954,958	0.78	20	37
STATE FARM FIRE AND CASUALTY CO	\$298,807,049	4.57	317	100
STATE FARM MUTUAL AUTOMOBILE INS CO	\$709,531,397	10.86	791	105
TRANSPORTATION INSURANCE COMPANY	\$43,751,781	0.67	11	24
TRAVELERS INDEMNITY CO OF ILLINOIS	\$53,020,624	0.81	13	23
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$45,240,951	0.69	18	37
UNITED STATES FIDELITY & GUARANTY CO	\$43,754,649	0.67	53	114
ZURICH INSURANCE COMPANY	\$31,335,914	0.48	3	9
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	\$3,970,807,630	60.76	4245	

ISSOURI DEPARTMENT OF INSURANCE
1994-1996 PRIVATE PASSENGER AUTOMOBILE INSURANCE

TOP 40 WRITERS IN ALPHABETICAL ORDER
AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
ALLSTATE INDEMNITY COMPANY	\$24,119,893	1.28	43	83
ALLSTATE INSURANCE COMPANY	\$73,888,312	3.92	228	143
AMERICAN ECONOMY INSURANCE COMPANY	\$13,627,307	0.72	22	75
AMERICAN FAMILY MUTUAL INS CO	\$226,368,660	12.01	365	75
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$9,715,631	0.52	37	176
AMERICAN STANDARD INS CO OF WISCONSIN	\$71,785,135	3.81	135	87
AMERICAN STATES PREFERRED INS CO	\$19,583,378	1.04	17	40
ATLANTA CASUALTY COMPANY	\$7,892,319	0.42	107	628
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$50,725,765	2.69	116	106
CAMERON MUTUAL INSURANCE COMPANY	\$22,990,591	1.22	46	93
COLUMBIA MUTUAL INSURANCE CO	\$14,631,194	0.78	66	209
DAIRYLAND INSURANCE COMPANY	\$9,951,287	0.53	35	163
EMPLOYERS FIRE INSURANCE COMPANY	\$6,111,630	0.32	15	114
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$39,407,060	2.09	93	109
FARMERS AND MERCHANTS INSURANCE CO	\$21,473,326	1.14	42	91
FARMERS INSURANCE COMPANY INC	\$134,378,934	7.13	241	83
FIREMANS FUND INS CO OF MISSOURI	\$9,509,143	0.50	6	29
FIRST AMERICAN INSURANCE COMPANY	\$6,493,770	0.34	11	78
FIRST NATIONAL INS CO OF AMERICA	\$6,559,359	0.35	22	155
GATEWAY INSURANCE COMPANY	\$6,753,303	0.36	36	247
GEICO GENERAL INS CO	\$7,020,188	0.37	19	125
GOVERNMENT EMPLOYEES INSURANCE CO	\$9,719,775	0.52	21	100
HARTFORD UNDERWRITERS INSURANCE CO	\$17,931,269	0.95	81	209
IGF INSURANCE COMPANY	\$9,268,166	0.49	45	225
INTEGON NATIONAL INSURANCE COMPANY	\$5,938,125	0.31	24	187
LIBERTY MUTUAL FIRE INSURANCE CO	\$16,338,463	0.87	40	113
METROPOLITAN PROPERTY & CASUALTY INS CO	\$7,269,702	0.39	39	248
MID CENTURY INSURANCE COMPANY	\$30,937,543	1.64	76	114
MILLERS MUTUAL INSURANCE ASSOCIATION	\$7,309,149	0.39	30	190
NATIONAL INSURANCE ASSOCIATION	\$6,891,539	0.37	30	202
PROGRESSIVE NORTHWESTERN INS CO	\$29,752,882	1.58	49	76
SAFECO INSURANCE CO OF AMERICA	\$19,884,331	1.05	36	84
SAFECO NATIONAL INSURANCE COMPANY	\$8,871,024	0.47	21	110
SHELTER MUTUAL INSURANCE CO	\$118,200,505	6.27	170	67
STATE AUTO PROPERTY & CASUALTY INS CO	\$5,920,543	0.31	11	86
STATE FARM FIRE AND CASUALTY CO	\$32,734,776	1.74	15	21
STATE FARM MUTUAL AUTOMOBILE INS CO	\$497,070,030	26.36	773	72
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$24,996,436	1.33	17	31
USAA CASUALTY INSURANCE COMPANY	\$9,672,728	0.51	14	67
WINDSOR INSURANCE COMPANY	\$9,082,894	0.48	39	199
	=====	=====	=====	
	\$1,650,776,065	87.55	3233	

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 HOMEOWNERS, FARMOWNERS, PERSONAL FIRE & ALLIED INSURANCE

TOP 40 WRITERS IN ALPHABETICAL ORDER
AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
ALLENDALE MUTUAL INSURANCE COMPANY	\$2,955,681	0.47	0	0
ALLIED MUTUAL INS CO	\$4,941,652	0.79	24	186
ALLIED PROPERTY & CASUALTY INS CO	\$2,334,834	0.37	7	115
ALLSTATE INSURANCE COMPANY	\$21,644,319	3.47	76	134
AMERICAN ECONOMY INSURANCE COMPANY	\$6,618,678	1.06	11	64
AMERICAN FAMILY MUTUAL INS CO	\$92,107,422	14.75	231	96
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$3,134,018	0.50	7	85
AMERICAN STATES INSURANCE COMPANY*	\$8,187,529	1.31	10	47
AMERICAN STATES PREFERRED INS CO	\$6,503,151	1.04	6	35
AMERICAN STERLING INSURANCE COMPANY	\$10,280,823	1.65	1	4
AUTO CLUB FAMILY INSURANCE COMPANY	\$3,855,517	0.62	12	119
AUTO OWNERS INSURANCE CO MUTUAL	\$2,564,431	0.41	7	104
CAMERON MUTUAL INSURANCE COMPANY	\$11,416,439	1.83	41	137
COLUMBIA MUTUAL INSURANCE CO	\$7,500,641	1.20	32	163
CONTINENTAL INSURANCE COMPANY THE*	\$4,409,866	0.71	3	26
ECONOMY PREFERRED INSURANCE COMPANY	\$3,851,190	0.62	12	119
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$21,012,978	3.37	50	91
FARMERS AND MERCHANTS INSURANCE CO	\$6,660,475	1.07	27	155
FARMERS INSURANCE EXCHANGE	\$4,569,761	0.73	13	109
FIRE INSURANCE EXCHANGE	\$13,745,970	2.20	36	100
FIREMANS FUND INSURANCE COMPANY	\$2,981,005	0.48	3	38
HARTFORD UNDERWRITERS INSURANCE CO	\$6,037,437	0.97	9	57
LIBERTY MUTUAL FIRE INSURANCE CO	\$5,446,457	0.87	22	155
METROPOLITAN PROPERTY & CASUALTY INS CO	\$4,053,526	0.65	42	396
MID CENTURY INSURANCE COMPANY	\$23,448,702	3.76	86	140
MILLERS MUTUAL INSURANCE ASSOCIATION	\$3,268,441	0.52	19	222
MISSOURI PROPERTY INS PLACEMENT FACILIT	\$3,563,150	0.57	36	386
OLD RELIABLE CASUALTY COMPANY	\$3,376,696	0.54	27	306
PACIFIC INDEMNITY COMPANY	\$2,340,755	0.37	0	0
PROTECTION MUTUAL INSURANCE COMPANY	\$2,742,177	0.44	0	0
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$4,738,382	0.76	24	194
SAFECO INSURANCE CO OF AMERICA	\$18,722,791	3.00	28	57
SECURA INSURANCE A MUTUAL COMPANY	\$4,014,555	0.64	15	143
SHELTER MUTUAL INSURANCE CO	\$49,512,437	7.93	86	66
ST PAUL GUARDIAN INSURANCE COMPANY	\$2,431,563	0.39	3	47
STATE AUTO PROPERTY & CASUALTY INS CO	\$3,319,562	0.53	7	81
STATE FARM FIRE AND CASUALTY CO	\$135,044,940	21.63	264	75
STATE FARM GENERAL INSURANCE CO	\$9,552,663	1.53	19	76
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$7,179,998	1.15	0	0
VIGILANT INSURANCE COMPANY	\$4,430,059	0.71	2	17
	=====	=====	=====	
	\$534,500,670	85.62	1298	

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL ACCIDENT & HEALTH INSURANCE

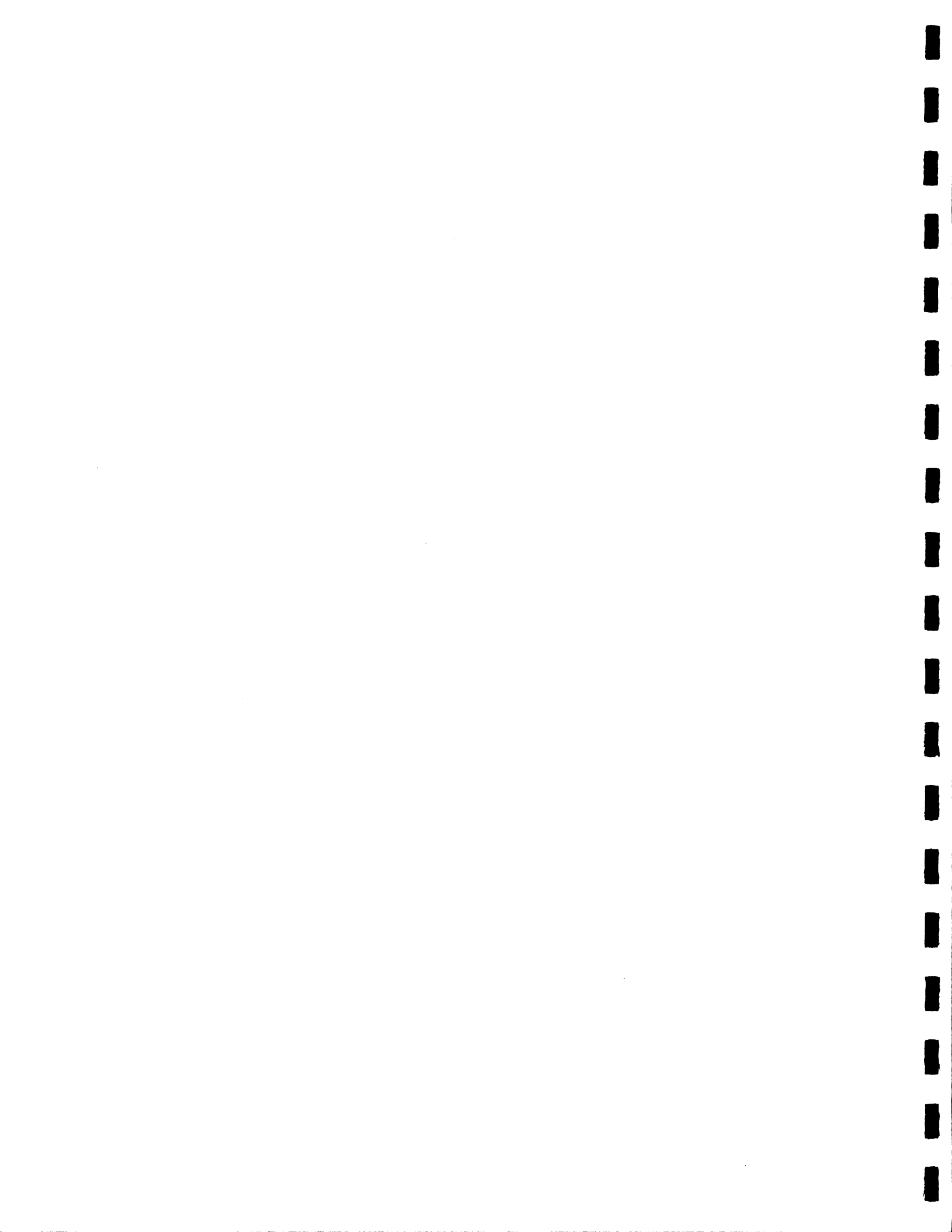
TOP 40 WRITERS IN ALPHABETICAL ORDER
AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AETNA LIFE INSURANCE COMPANY*	\$34,044,266	1.31	37	86
AMERICAN FAMILY MUTUAL INS CO	\$36,974,362	1.42	58	123
AMERICAN REPUBLIC INSURANCE COMPANY	\$15,009,406	0.58	22	115
BANKERS LIFE AND CASUALTY COMPANY	\$44,682,271	1.72	66	116
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	\$285,118,173	10.97	139	38
BLUE CROSS & BLUE SHIELD OF MO	\$367,132,482	14.13	645	138
BUSINESS MENS ASSURANCE CO OF AMERICA	\$13,968,560	0.54	11	62
CHRISTIAN FIDELITY LIFE INSURANCE CO	\$12,290,398	0.47	14	90
COMBINED INSURANCE CO OF AMERICA	\$19,674,682	0.76	74	296
CONNECTICUT GENERAL LIFE INS CO	\$33,821,019	1.30	22	51
CONTINENTAL ASSURANCE COMPANY	\$74,143,618	2.85	10	11
CONTINENTAL CASUALTY COMPANY*	\$20,999,097	0.81	39	146
EQUITABLE LIFE & CASUALTY INS CO	\$15,497,441	0.60	8	41
FORTIS BENEFITS INSURANCE COMPANY	\$40,607,276	1.56	33	64
GENERAL AMERICAN LIFE INSURANCE CO	\$36,207,781	1.39	26	57
GOLDEN RULE INSURANCE COMPANY	\$13,970,517	0.54	37	208
GUARDIAN LIFE INSURANCE CO OF AMERICA	\$39,803,917	1.53	40	79
HEALTHY ALLIANCE LIFE INSURANCE CO	\$206,119,376	7.93	168	64
HUMANA INSURANCE COMPANY	\$49,184,997	1.89	36	58
JOHN ALDEN LIFE INSURANCE CO	\$32,456,026	1.25	37	90
LIFE INSURANCE CO OF NORTH AMERICA	\$14,896,864	0.57	11	58
METROPOLITAN LIFE INSURANCE COMPANY	\$34,124,587	1.31	31	71
MISSOURI VALLEY LIFE AND HEALTH INS CO	\$33,860,663	1.30	129	300
MUTUAL OF OMAHA INSURANCE COMPANY	\$26,841,717	1.03	47	138
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$42,750,416	1.65	1	2
NEW YORK LIFE INSURANCE COMPANY	\$20,273,437	0.78	9	35
PHYSICIANS MUTUAL INSURANCE COMPANY	\$14,507,762	0.56	26	141
PIONEER LIFE INSURANCE COMPANY	\$13,176,128	0.51	29	173
PRINCIPAL MUTUAL LIFE INS CO	\$83,830,366	3.23	59	55
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$161,391,965	6.21	104	51
SHELTER LIFE INSURANCE CO	\$11,679,177	0.45	5	34
STATE FARM MUTUAL AUTOMOBILE INS CO	\$35,083,624	1.35	17	38
TIME INSURANCE COMPANY	\$13,215,447	0.51	28	167
TRAVELERS INSURANCE COMPANY THE	\$27,427,956	1.06	60	172
TRUSTMARK INSURANCE CO (MUTUAL)	\$14,345,466	0.55	27	148
UNITED AMERICAN INSURANCE COMPANY	\$15,952,295	0.61	58	286
UNITED OF OMAHA LIFE INS CO	\$14,404,918	0.55	15	82
UNITED WISCONSIN LIFE INSURANCE COMPANY	\$30,689,208	1.18	39	100
UNUM LIFE INS CO OF AMERICA	\$31,793,450	1.22	13	32
WASHINGTON NATIONAL INSURANCE CO*	\$13,108,737	0.50	38	228
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	\$2,045,059,847	78.72	2268	

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL LIFE AND ANNUITY INSURANCE

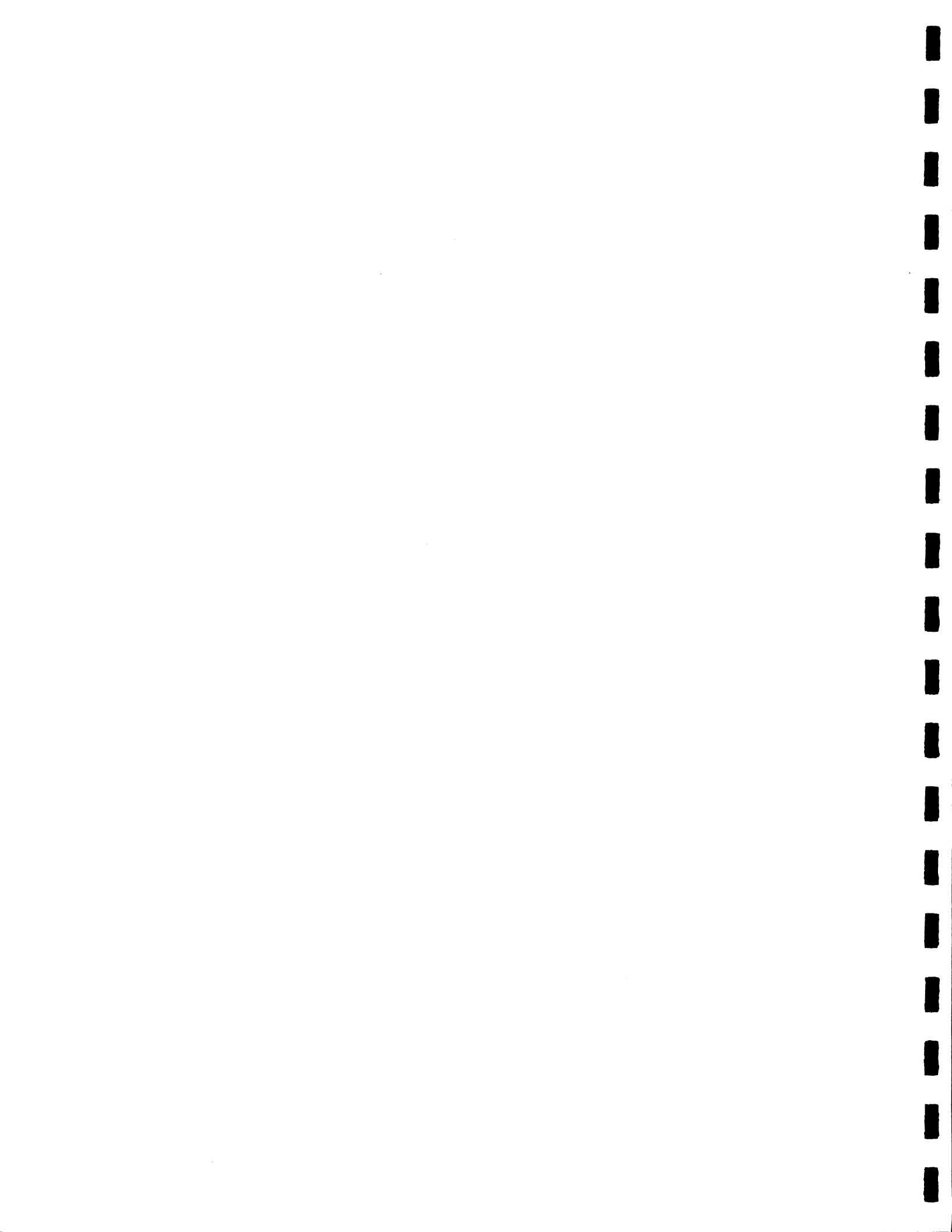
TOP 40 WRITERS IN ALPHABETICAL ORDER
AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AETNA LIFE INS AND ANNUITY CO*	\$18,213,227	0.67	2	17
AID ASSOCIATION FOR LUTHERANS	\$18,030,511	0.67	5	43
AIG LIFE INSURANCE COMPANY	\$45,030,889	1.67	6	21
AMERICAN FAMILY LIFE INSURANCE CO	\$30,847,106	1.14	11	55
AMERICAN LIFE AND CASUALTY INS CO*	\$21,555,934	0.80	9	65
ANCHOR NATIONAL LIFE INS CO*	\$24,292,867	0.90	1	6
BANKERS LIFE AND CASUALTY COMPANY	\$17,175,674	0.64	15	136
BERKSHIRE HATHAWAY LIFE INS CO OF NE	\$62,592,222	2.32	0	0
BUSINESS MENS ASSURANCE CO OF AMERICA	\$19,942,287	0.74	7	55
CHUBB LIFE INS CO OF AM	\$18,837,554	0.70	1	8
CONNECTICUT GENERAL LIFE INS CO	\$97,729,043	3.62	6	10
COVA FINANCIAL SERVICES LIFE INS CO	\$16,996,625	0.63	2	18
EQUITABLE LIFE ASSUR SOCIETY OF THE US	\$33,464,455	1.24	12	56
FARM BUREAU LIFE INS CO OF MISSOURI	\$16,973,610	0.63	7	64
FRANKLIN LIFE INSURANCE COMPANY	\$19,218,832	0.71	15	121
GENERAL AMERICAN LIFE INSURANCE CO	\$139,336,080	5.16	19	21
HARTFORD LIFE INSURANCE COMPANY	\$58,739,093	2.18	7	19
IDS LIFE INSURANCE COMPANY	\$36,522,131	1.35	0	0
JACKSON NATIONAL LIFE INSURANCE CO	\$75,549,084	2.80	15	31
JOHN HANCOCK MUTUAL LIFE INS CO	\$18,592,181	0.69	33	276
LIFEUSA INSURANCE COMPANY	\$18,187,512	0.67	6	51
LINCOLN BENEFIT LIFE COMPANY	\$26,418,019	0.98	8	47
MASSACHUSETTS MUTUAL LIFE INS CO	\$52,331,108	1.94	9	27
METROPOLITAN LIFE INSURANCE COMPANY	\$116,232,678	4.31	102	137
NEW YORK LIFE INS & ANNUITY CORPORATION	\$35,241,011	1.31	6	26
NEW YORK LIFE INSURANCE COMPANY	\$47,398,524	1.76	50	164
NORTHWESTERN MUTUAL LIFE INS CO	\$90,950,532	3.37	4	7
PACIFIC MUTUAL LIFE INSURANCE CO	\$42,855,252	1.59	1	4
PHOENIX HOME LIFE MUTUAL INS CO	\$28,941,294	1.07	11	59
PRIMERICA LIFE INSURANCE COMPANY	\$17,603,883	0.65	16	141
PRINCIPAL MUTUAL LIFE INS CO	\$32,571,131	1.21	5	24
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$105,269,367	3.90	199	294
SHELTER LIFE INSURANCE CO	\$18,084,497	0.67	8	69
STATE FARM LIFE INSURANCE COMPANY	\$74,249,888	2.75	21	44
TRANSAMERICA OCCIDENTAL LIFE INS CO	\$19,282,204	0.71	4	32
UNITED COMPANIES LIFE INSURANCE CO	\$27,070,532	1.00	0	0
UNITED OF OMAHA LIFE INS CO	\$48,454,688	1.79	21	67
USG ANNUITY & LIFE COMPANY	\$20,678,699	0.77	6	45
WESTERN NATIONAL LIFE INSURANCE CO	\$27,178,769	1.01	7	40
WESTERN SOUTHERN LIFE ASSURANCE CO	\$33,298,051	1.23	19	89
	=====	=====	=====	
	\$1,671,937,043	61.93	676	



Total Property & Casualty
Excluding Accident & Health Insurance

Complaint Indices



MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL PROPERTY & CASUALTY INSURANCE
EXCLUDING ACCIDENT & HEALTH INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
ABEILLE GENERAL INSURANCE COMPANY	\$151,614	0.00	0	0
ACCELERATION NATIONAL INS CO*	\$236,279	0.00	0	0
ACSTAR INSURANCE COMPANY	\$303,108	0.00	0	0
AEGIS SECURITY INSURANCE COMPANY	\$228,461	0.00	1	412
AETNA CASUALTY & SURETY CO OF IL	\$5,482,942	0.08	3	52
AETNA CASUALTY & SURETY OF AMERICA	\$6,927,222	0.11	1	14
AETNA CASUALTY AND SURETY COMPANY	\$61,375,925	0.94	30	46
AETNA CASUALTY CO OF CONNECTICUT	\$2,699,542	0.04	0	0
AETNA COMMERCIAL INSURANCE COMPANY	\$419,529	0.01	0	0
AETNA INSURANCE COMPANY	\$5,170,301	0.08	12	218
AFFILIATED FM INSURANCE COMPANY	\$3,454,542	0.05	1	27
AGRI GENERAL INSURANCE COMPANY	\$1,619,759	0.02	0	0
AGRICULTURAL INSURANCE COMPANY	\$3,753,370	0.06	0	0
AIU INSURANCE COMPANY	\$1,070,942	0.02	0	0
ALBANY INSURANCE COMPANY	\$159,989	0.00	0	0
ALLENDALE MUTUAL INSURANCE COMPANY	\$18,773,730	0.29	0	0
ALLIANCE INSURANCE COMPANY INC	\$1,388,107	0.02	5	339
ALLIANZ INSURANCE COMPANY	\$1,639,948	0.03	0	0
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$1,715,746	0.03	0	0
ALLIED MUTUAL INS CO	\$18,451,039	0.28	33	168
ALLIED PROPERTY & CASUALTY INS CO	\$10,376,999	0.16	21	190
ALLSTATE INDEMNITY COMPANY	\$29,579,811	0.45	45	143
ALLSTATE INSURANCE COMPANY	\$135,817,963	2.08	314	218
AMBAC INDEMNITY CORPORATION	\$2,514,212	0.04	0	0
AMCO INSURANCE COMPANY	\$14,526,168	0.22	24	156
AMERICAN ALLIANCE INSURANCE COMPANY	\$2,316,098	0.04	0	0
AMERICAN ALTERNATIVE INS CORP	\$863,820	0.01	0	0
AMERICAN AND FOREIGN INSURANCE CO	\$7,565,150	0.12	1	12
AMERICAN AUTOMOBILE INSURANCE CO	\$15,894,188	0.24	1	6
AMERICAN BANKERS INS CO OF FLORIDA	\$18,670,121	0.29	26	131
AMERICAN CASUALTY CO OF READING PA	\$8,867,544	0.14	6	64
AMERICAN COMPENSATION INSURANCE COMPANY	\$959,881	0.01	0	0
AMERICAN CONTINENTAL INSURANCE CO	\$2,827,059	0.04	0	0
AMERICAN CREDIT INDEMNITY CO	\$826,666	0.01	0	0
AMERICAN EAGLE INSURANCE CO	\$4,810,032	0.07	1	20
AMERICAN ECONOMY INSURANCE COMPANY	\$41,777,919	0.64	40	90
AMERICAN EMPIRE INS CO	\$136,420	0.00	0	0
AMERICAN EMPLOYERS INSURANCE CO	\$11,432,582	0.17	10	82
AMERICAN FAMILY HOME INSURANCE CO	\$7,106,099	0.11	20	265
AMERICAN FAMILY MUTUAL INS CO	\$500,235,678	7.65	668	126
AMERICAN FIDELITY INSURANCE COMPANY	\$176,126	0.00	0	0
AMERICAN FIRE & CASUALTY COMPANY	\$2,428,975	0.04	1	39
AMERICAN FIRE AND INDEMNITY COMPANY	\$413,846	0.01	1	227
AMERICAN GENERAL PROPERTY INS CO	\$463,815	0.01	4	812
AMERICAN GROWERS INSURANCE COMPANY	\$3,660,115	0.06	3	77
AMERICAN GUARANTEE & LIABILITY INS CO	\$3,810,726	0.06	1	25
AMERICAN HOME ASSURANCE COMPANY	\$12,672,799	0.19	0	0
AMERICAN INDEMNITY COMPANY	\$205,803	0.00	1	457
AMERICAN INSURANCE COMPANY THE	\$18,810,109	0.29	1	5
AMERICAN INTERNATIONAL INS CO	\$440,850	0.01	5	1068
AMERICAN INTERNATIONAL SOUTH INS CO	\$1,484,720	0.02	0	0
AMERICAN INTERSTATE INS CO	\$42,201	0.00	0	0
AMERICAN LIVE STOCK INSURANCE CO	\$473,499	0.01	0	0
AMERICAN MANUFACTURERS MUTUAL INS CO	\$8,908,899	0.14	1	11
AMERICAN MODERN HOME INSURANCE CO	\$5,680,760	0.09	13	215
AMERICAN MOTORISTS INSURANCE CO	\$29,110,246	0.45	21	68
AMERICAN NATIONAL FIRE INSURANCE CO	\$6,287,624	0.10	0	0
AMERICAN NATIONAL GENERAL INS CO	\$2,996,279	0.05	10	314
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$17,950,049	0.27	44	231

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL PROPERTY & CASUALTY INSURANCE
EXCLUDING ACCIDENT & HEALTH INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AMERICAN PREMIER INSURANCE COMPANY	\$6,750,731	0.10	34	474
AMERICAN PROTECTION INSURANCE CO	\$5,062,088	0.08	0	0
AMERICAN RELIABLE INSURANCE COMPANY	\$947,519	0.01	7	695
AMERICAN RISK FUNDING INSURANCE COMPANY	\$15,937	0.00	0	0
AMERICAN ROAD INSURANCE COMPANY	\$5,373,204	0.08	4	70
AMERICAN SAFETY CASUALTY INS CO	\$268	0.00	0	0
AMERICAN SECURITY INSURANCE COMPANY	\$3,160,993	0.05	4	119
AMERICAN SPIRIT INSURANCE COMPANY	\$1,080,230	0.02	0	0
AMERICAN STANDARD INS CO OF WISCONSIN	\$95,097,908	1.46	136	135
AMERICAN STATES INSURANCE CO TX	\$2,458,010	0.04	0	0
AMERICAN STATES INSURANCE COMPANY*	\$87,365,609	1.34	46	50
AMERICAN STATES PREFERRED INS CO	\$34,085,223	0.52	23	64
AMERICAN STERLING INSURANCE COMPANY	\$11,951,485	0.18	1	8
AMERICAN ZURICH INSURANCE COMPANY	\$1,669,043	0.03	0	0
AMERIN GUARANTY CORPORATION	\$328,527	0.01	0	0
AMERISURE INSURANCE COMPANY	\$14,230,479	0.22	21	139
AMEX ASSURANCE COMPANY	\$1,964,487	0.03	6	288
AMICA MUTUAL INSURANCE COMPANY	\$1,777,783	0.03	3	159
AMWEST SURETY INSURANCE COMPANY	\$1,803,304	0.03	1	52
ANTHEM CASUALTY INSURANCE COMPANY	\$892,764	0.01	5	527
ARGONAUT GREAT CENTRAL INSURANCE CO	\$5,664,418	0.09	0	0
ARGONAUT INSURANCE COMPANY	\$10,541	0.00	0	0
ARGONAUT MIDWEST INSURANCE COMPANY	\$3,048,205	0.05	0	0
ARKWRIGHT MUTUAL INSURANCE CO	\$10,157,159	0.16	0	0
ARMED FORCES INSURANCE EXCHANGE	\$1,167,360	0.02	1	81
ASSOCIATED INDEMNITY CORPORATION	\$3,054,734	0.05	2	62
ASSOCIATES INSURANCE COMPANY	\$5,659,849	0.09	1	17
ASSURANCE COMPANY OF AMERICA	\$14,380,475	0.22	3	20
ATHENA ASSURANCE COMPANY	\$339,240	0.01	0	0
ATLANTA CASUALTY COMPANY	\$11,650,808	0.18	107	865
ATLANTA SPECIALTY INSURANCE COMPANY	\$2,106,862	0.03	17	760
ATLANTIC INSURANCE COMPANY	\$1,563,340	0.02	1	60
ATLANTIC MUTUAL INSURANCE COMPANY	\$11,405,011	0.17	3	25
ATLAS ASSURANCE CO OF AMERICA	\$104,925	0.00	1	897
AUTO CLUB FAMILY INSURANCE COMPANY	\$8,039,282	0.12	19	222
AUTO OWNERS INSURANCE CO MUTUAL	\$19,879,336	0.30	24	114
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$66,482,016	1.02	116	164
AUTOMOBILE INS CO OF HARTFORD CT	\$1,799,195	0.03	1	52
AVEMCO INSURANCE COMPANY	\$1,102,649	0.02	0	0
BALBOA INSURANCE COMPANY	\$1,909,021	0.03	4	197
BANCINSURE INC	\$2,105	0.00	0	0
BANKERS INSURANCE COMPANY	\$250,844	0.00	1	375
BANKERS STANDARD INSURANCE COMPANY	\$1,684,895	0.03	0	0
BAR PLAN MUTUAL INSURANCE CO THE	\$15,156,970	0.23	0	0
BCS INSURANCE COMPANY	\$1,002,537	0.02	1	94
BENCHMARK INSURANCE COMPANY	\$3,339,804	0.05	0	0
BERKLEY REGIONAL INSURANCE COMPANY	\$109,758	0.00	0	0
BIRMINGHAM FIRE INS CO OF PA	\$1,196,569	0.02	0	0
BITUMINOUS CASUALTY CORPORATION	\$7,699,336	0.12	0	0
BITUMINOUS FIRE AND MARINE INS CO	\$773,908	0.01	0	0
BLUE RIDGE INSURANCE COMPANY	\$2,097,638	0.03	13	583
BOND SAFEGUARD INSURANCE COMPANY	\$64,988	0.00	0	0
BOSTON OLD COLONY INSURANCE COMPANY	\$9,092,131	0.14	1	10
BROTHERHOOD MUTUAL INSURANCE CO	\$2,565,575	0.04	1	37
BUSINESS INSURANCE COMPANY	\$323,894	0.00	0	0
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	\$129,525	0.00	0	0
CALIFORNIA CASUALTY INSURANCE CO	\$146,453	0.00	0	0
CALIFORNIA COMPENSATION INS CO	\$1,707,402	0.03	0	0
CALVERT INSURANCE COMPANY	\$708,717	0.01	1	133

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL PROPERTY & CASUALTY INSURANCE
EXCLUDING ACCIDENT & HEALTH INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
CAMERON MUTUAL INSURANCE COMPANY	\$53,825,915	0.82	96	168
CANAL INSURANCE COMPANY	\$3,330,119	0.05	3	85
CAPITAL CITY INSURANCE COMPANY INC	\$13,159	0.00	0	0
CAPITOL INDEMNITY CORPORATION	\$4,430,141	0.07	7	149
CAROLINA CASUALTY INSURANCE COMPANY	\$2,741,925	0.04	0	0
CASUALTY INSURANCE CO	\$70,552	0.00	0	0
CASUALTY RECIPROCAL EXCHANGE	\$2,932,797	0.04	3	96
CENTENNIAL INSURANCE COMPANY	\$2,714,593	0.04	0	0
CENTRAL STATES INDEMNITY CO OF OMAHA	\$4,908,031	0.08	0	0
CENTURION CASUALTY COMPANY	\$1,348,310	0.02	0	0
CENTURY-NATIONAL INSURANCE COMPANY	\$12,050	0.00	0	0
CHARTER OAK FIRE INSURANCE CO THE	\$4,978,287	0.08	1	19
CHICAGO INSURANCE COMPANY	\$2,693,095	0.04	0	0
CHRISTIANIA GENERAL INS CORP OF NY	\$275,294	0.00	0	0
CHRYSLER INSURANCE COMPANY	\$5,777,528	0.09	2	33
CHUBB INDEMNITY INSURANCE COMPANY	\$118,741	0.00	0	0
CHURCH INSURANCE CO THE	\$560,927	0.01	0	0
CHURCH MUTUAL INSURANCE COMPANY	\$12,531,933	0.19	8	60
CIGNA FIRE UNDERWRITERS INS CO	\$1,434,038	0.02	0	0
CIGNA INSURANCE COMPANY	\$9,450,349	0.14	1	10
CIGNA PROPERTY & CASUALTY INS CO	\$12,755,048	0.20	2	15
CIM INSURANCE CORPORATION	\$145,556	0.00	0	0
CINCINNATI CASUALTY COMPANY THE	\$4,676,975	0.07	1	20
CINCINNATI INDEMNITY COMPANY INC	\$35,318	0.00	0	0
CINCINNATI INS CO THE	\$16,398,773	0.25	6	34
CITIZENS INSURANCE COMPANY OF AMERICA	\$9,145,322	0.14	3	31
CITIZENS SECURITY MUTUAL INS CO	\$697,837	0.01	0	0
CLARENDON NATIONAL INS CO	\$3,113,115	0.05	0	0
CMG MORTGAGE INSURANCE COMPANY	\$39,853	0.00	0	0
COLONIA INSURANCE COMPANY	\$2,849,270	0.04	5	165
COLONIAL AMERICAN CASUALTY AND SURETY C	\$-5,225	-0.00	0	N/A
COLONIAL INSURANCE CO OF CALIFORNIA	\$6,916,728	0.11	14	191
COLONIAL PENN FRANKLIN INSURANCE CO	\$1,347,335	0.02	3	210
COLONIAL PENN INSURANCE COMPANY	\$1,504,180	0.02	5	313
COLORADO CASUALTY INSURANCE COMPANY	\$171,142	0.00	0	0
COLUMBIA MUTUAL INSURANCE CO	\$46,103,098	0.71	112	229
COLUMBIA NATIONAL INSURANCE COMPANY	\$10,976,611	0.17	7	60
COMMERCE AND INDUSTRY INSURANCE CO	\$8,802,269	0.13	2	21
COMMERCIAL INS CO OF NEWARK NJ*	\$172,446	0.00	0	0
COMMERCIAL UNION INSURANCE COMPANY	\$31,291,233	0.48	20	60
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	\$1,321,698	0.02	0	0
COMPUTER INSURANCE COMPANY	\$450,084	0.01	0	0
CONNECTICUT INDEMNITY COMPANY THE	\$2,355,189	0.04	2	80
CONNECTICUT SURETY COMPANY THE	\$1,975	0.00	0	0
CONNIE LEE INS COMPANY	\$40,842	0.00	0	0
CONTINENTAL CASUALTY COMPANY*	\$63,072,682	0.97	21	31
CONTINENTAL INSURANCE COMPANY THE*	\$62,525,011	0.96	23	35
CONTINENTAL NATIONAL INDEMNITY COMPANY	\$130,225	0.00	0	0
CONTINENTAL WESTERN CASUALTY COMPANY	\$1,246,615	0.02	0	0
CONTINENTAL WESTERN INSURANCE CO	\$21,758,817	0.33	11	48
CONTRACTORS BONDING & INS COMPANY	\$47,176	0.00	0	0
COREGIS INSURANCE COMPANY	\$3,088,146	0.05	0	0
COUNTRY CASUALTY INS CO	\$302,323	0.00	0	0
COUNTRY MUTUAL INSURANCE COMPANY	\$6,918,980	0.11	22	299
CREDIT GENERAL INS CO	\$1,195,618	0.02	1	79
CUMBERLAND CASUALTY & SURETY COMPANY	\$411	0.00	1	N/A
CUMIS INSURANCE SOCIETY INC	\$6,155,198	0.09	1	15
DAIRYLAND INSURANCE COMPANY	\$12,408,175	0.19	36	273
DEALERS ASSURANCE COMPANY	\$13,387	0.00	0	0

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL PROPERTY & CASUALTY INSURANCE
EXCLUDING ACCIDENT & HEALTH INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
DEERBROOK INSURANCE COMPANY	\$83,900	0.00	0	0
DEPOSITORS INSURANCE COMPANY	\$1,797,083	0.03	7	367
DEVELOPERS SURETY AND INDEMNITY COMPANY	\$661	0.00	0	0
DIAMOND STATE INSURANCE COMPANY	\$172,523	0.00	0	0
DOCTORS COMPANY AN INTERINS EXCHANGE	\$1,109,501	0.02	0	0
EAGLE AMERICAN INSURANCE COMPANY	\$193,804	0.00	0	0
ECONOMY FIRE & CASUALTY COMPANY	\$4,055,848	0.06	8	186
ECONOMY PREFERRED INSURANCE COMPANY	\$8,791,378	0.13	15	161
ECONOMY PREMIER ASSURANCE COMPANY	\$159,729	0.00	0	0
ELECTRIC INSURANCE COMPANY	\$724,695	0.01	1	130
EMCASCO INSURANCE COMPANY	\$1,552,454	0.02	0	0
EMPIRE FIRE AND MARINE INSURANCE CO	\$4,942,349	0.08	12	229
EMPLOYERS FIRE INSURANCE COMPANY	\$13,514,689	0.21	21	146
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$42,777,713	0.65	19	42
EMPLOYERS MUTUAL CASUALTY COMPANY	\$11,016,711	0.17	2	17
EMPLOYERS REINSURANCE CORPORATION	\$10,010,642	0.15	1	9
EQUITY MUTUAL INSURANCE COMPANY	\$6,945,220	0.11	16	217
EVEREST NATIONAL INSURANCE COMPANY	\$167,943	0.00	0	0
EXECUTIVE RISK INDEMNITY INC	\$2,142,901	0.03	0	0
FAIRMONT INSURANCE COMPANY	\$331,353	0.01	0	0
FAR WEST INSURANCE COMPANY	\$4,130	0.00	0	0
FARM AND CITY INSURANCE COMPANY	\$441	0.00	0	0
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$86,755,026	1.33	149	162
FARMERS ALLIANCE MUTUAL INS CO	\$5,558,330	0.09	10	169
FARMERS AND MERCHANTS INSURANCE CO	\$39,102,705	0.60	75	181
FARMERS INSURANCE COMPANY INC	\$177,823,052	2.72	246	130
FARMERS INSURANCE EXCHANGE	\$20,541,354	0.31	15	69
FARMERS MUTUAL HAIL INS CO OF IOWA	\$3,185,838	0.05	0	0
FARMERS UNION CO-OPERATIVE INS CO OF NE	\$678,404	0.01	1	139
FARMINGTON CASUALTY COMPANY	\$8,036,382	0.12	1	12
FARMLAND MUTUAL INSURANCE COMPANY	\$3,213,551	0.05	6	176
FEDERAL INSURANCE COMPANY	\$71,324,338	1.09	3	4
FEDERATED MUTUAL INSURANCE COMPANY	\$53,166,734	0.81	25	44
FEDERATED RURAL ELECTRIC INS CORP	\$2,938,566	0.04	0	0
FFG INSURANCE COMPANY	\$213,953	0.00	0	0
FIDELITY & GUARANTY INS UNDERWRITERS	\$9,324,850	0.14	3	30
FIDELITY AND CASUALTY CO OF NY*	\$15,456,345	0.24	13	79
FIDELITY AND DEPOSIT CO MARYLAND	\$11,225,137	0.17	2	17
FIDELITY AND GUARANTY INSURANCE COMPANY	\$8,780,728	0.13	1	11
FINANCIAL AMERICAN INSURANCE COMPANY	\$25,040	0.00	0	0
FINANCIAL GUARANTY INSURANCE COMPANY	\$1,340,441	0.02	0	0
FINANCIAL SECURITY ASSUR INC	\$2,131,260	0.03	0	0
FIRE AND CASUALTY INS CO OF CONNECTICUT	\$2,625,344	0.04	0	0
FIRE INSURANCE EXCHANGE	\$20,926,923	0.32	37	166
FIREMANS FUND INS CO OF MISSOURI	\$12,908,286	0.20	9	66
FIREMANS FUND INS CO OF WISCONSIN	\$5,612,884	0.09	1	17
FIREMANS FUND INSURANCE COMPANY	\$25,276,367	0.39	24	89
FIREMENS INS CO OF NEWARK NEW JERSEY	\$1,197,017	0.02	0	0
FIRST AMERICAN INSURANCE COMPANY	\$9,545,753	0.15	12	118
FIRST COMMUNITY INSURANCE COMPANY	\$95,426	0.00	0	0
FIRST EXCESS AND REINSURANCE CORP	\$6,016	0.00	0	0
FIRST FINANCIAL INSURANCE COMPANY	\$1,298,392	0.02	5	362
FIRST LIBERTY INSURANCE CORP THE	\$2,002,277	0.03	0	0
FIRST MARINE INS CO	\$1,378,272	0.02	23	1571
FIRST NATIONAL INS CO OF AMERICA	\$9,787,514	0.15	22	212
FIRST SPECIALTY INSURANCE CORPORATION	\$1,515,783	0.02	0	0
FLORISTS MUTUAL INSURANCE COMPANY	\$1,523,812	0.02	0	0
FOREMOST INSURANCE CO	\$3,927,112	0.06	14	336
FOREMOST PROPERTY AND CASUALTY INS CO	\$971,184	0.01	7	678

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
FOREMOST SIGNATURE INSURANCE COMPANY	\$3,852,108	0.06	6	147
FORUM INSURANCE COMPANY	\$847,162	0.01	2	222
FREMONT INDEMNITY COMPANY	\$328,734	0.01	0	0
GAN NATIONAL INSURANCE COMPANY	\$14,596	0.00	0	0
GAN NORTH AMERICAN INSURANCE CO	\$154,043	0.00	0	0
GATEWAY INSURANCE COMPANY	\$11,287,843	0.17	43	359
GE RESIDENTIAL MORTG INS CORP OF NC	\$27,510	0.00	0	0
GEICO CASUALTY COMPANY	\$968,681	0.01	6	583
GEICO GENERAL INS CO	\$8,938,502	0.14	19	200
GEICO INDEMNITY COMPANY	\$2,248,045	0.03	5	209
GENERAL ACCIDENT INS CO OF AMERICA	\$19,348,891	0.30	29	141
GENERAL CASUALTY CO OF ILLINOIS	\$699,564	0.01	3	404
GENERAL CASUALTY CO OF WISCONSIN	\$8,615,669	0.13	13	142
GENERAL ELECTRIC MORT INS CORP	\$10,384,299	0.16	0	0
GENERAL ELECTRIC MORT INS CORP OF NC	\$18,745	0.00	0	0
GENERAL INSURANCE CO OF AMERICA	\$6,127,467	0.09	9	138
GENERAL REINSURANCE CORPORATION	\$597,826	0.01	0	0
GENERAL STAR NATIONAL INS CO	\$195,835	0.00	0	0
GENESIS INSURANCE COMPANY	\$1,632,344	0.02	0	0
GERLING AMERICA INSURANCE COMPANY	\$502,382	0.01	1	187
GLENS FALLS INSURANCE COMPANY THE	\$1,723,477	0.03	0	0
GLOBE INDEMNITY COMPANY	\$1,853,835	0.03	0	0
GOVERNMENT EMPLOYEES INSURANCE CO	\$13,276,661	0.20	28	199
GRAIN DEALERS MUTUAL INSURANCE CO	\$1,904,387	0.03	1	49
GRANITE STATE INSURANCE COMPANY	\$16,156,574	0.25	6	35
GREAT AMERICAN INSURANCE COMPANY	\$5,622,960	0.09	7	117
GREAT DIVIDE INSURANCE COMPANY	\$391,055	0.01	0	0
GREAT NORTHERN INSURANCE COMPANY	\$7,159,747	0.11	0	0
GREAT PACIFIC INSURANCE COMPANY	\$26,090	0.00	0	0
GREAT WEST CASUALTY COMPANY	\$27,814,247	0.43	18	61
GREENWICH INSURANCE COMPANY	\$768,229	0.01	0	0
GRINNELL MUTUAL REINSURANCE COMPANY	\$12,458,717	0.19	17	128
GROCERS INSURANCE COMPANY	\$88,186	0.00	0	0
GUARANTY NATIONAL INSURANCE COMPANY	\$4,188,935	0.06	13	292
GULF INSURANCE COMPANY	\$9,416,386	0.14	3	30
GULF UNDERWRITERS INSURANCE COMPANY	\$504,950	0.01	0	0
HANOVER INSURANCE COMPANY THE	\$8,469,767	0.13	25	278
HARCO NATIONAL INSURANCE COMPANY	\$2,334,439	0.04	2	81
HARTFORD CASUALTY INS CO	\$20,684,108	0.32	14	64
HARTFORD FIRE INSURANCE COMPANY	\$37,717,065	0.58	18	45
HARTFORD STEAM BOILER INSPECTION & INS	\$3,597,287	0.06	2	52
HARTFORD UNDERWRITERS INSURANCE CO	\$57,366,877	0.88	107	176
HAWKEYE SECURITY INSURANCE COMPANY	\$13,814,012	0.21	31	211
HERITAGE INDEMNITY COMPANY	\$2,970,161	0.05	0	0
HIGHLANDS INSURANCE COMPANY	\$340,298	0.01	0	0
HOME INSURANCE COMPANY THE	\$5,967,876	0.09	3	47
HORACE MANN INSURANCE COMPANY	\$1,423,375	0.02	3	198
HOUSEHOLD INSURANCE COMPANY	\$48,644	0.00	0	0
HOUSTON GENERAL INS CO	\$3,623,419	0.06	3	78
IGF INSURANCE COMPANY	\$14,485,496	0.22	48	312
ILLINOIS FOUNDERS INSURANCE COMPANY	\$2,143,472	0.03	7	307
ILLINOIS NATIONAL INSURANCE COMPANY	\$4,210,090	0.06	5	112
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$5,100,580	0.08	0	0
INDIANA LUMBERMENS MUTUAL INS CO	\$8,028,374	0.12	0	0
INDUSTRIAL INDEMNITY COMPANY*	\$8,346,460	0.13	0	0
INFINITY INSURANCE COMPANY	\$4,448,840	0.07	17	360
INLAND INSURANCE COMPANY	\$1,125	0.00	0	0
INSURANCE CO OF THE STATE OF PA	\$15,399,573	0.24	1	6
INSURANCE COMPANY OF NORTH AMERICA	\$30,767,761	0.47	24	73

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
INSURANCE COMPANY OF THE PRAIRIE STATES	\$454,679	0.01	1	207
INSURANCE COMPANY OF THE WEST	\$615,741	0.01	0	0
INTEGON NATIONAL INSURANCE COMPANY	\$7,953,353	0.12	25	296
INTERCARGO INSURANCE COMPANY	\$368,592	0.01	0	0
INTERLEX INSURANCE CO	\$377,170	0.01	0	0
INTERMED INSURANCE CO	\$13,730,225	0.21	0	0
INTERNATIONAL BUS & MERCANTILE REASSUR	\$1,292,440	0.02	0	0
INTERNATIONAL FIDELITY INSURANCE CO	\$309,484	0.00	1	304
INTERNATIONAL INDEMNITY COMPANY	\$1,233,219	0.02	13	992
INTERNATIONAL INSURANCE COMPANY*	\$-112,498	-0.00	0	N/A
INTERSTATE INDEMNITY COMPANY	\$495,732	0.01	0	0
J C PENNEY CASUALTY INSURANCE CO	\$977,985	0.01	0	0
JEFFERSON INSURANCE CO OF NEW YORK	\$832,704	0.01	6	678
JEWELERS MUTUAL INSURANCE COMPANY	\$1,130,796	0.02	0	0
JOHN DEERE INSURANCE COMPANY	\$10,614,598	0.16	2	18
K-M INSURANCE COMPANY	\$2,431	0.00	0	0
KANSAS BANKERS SURETY COMPANY THE	\$4,446,492	0.07	0	0
KANSAS CITY FIRE & MARINE INS CO	\$1,014,735	0.02	0	0
KANSAS MEDICAL MUTUAL INS CO	\$34,523	0.00	0	0
KENTUCKY INSURANCE COMPANY	\$72,883	0.00	0	0
LANCER INSURANCE COMPANY	\$590,837	0.01	0	0
LEADER NATIONAL INSURANCE CO	\$7,750,676	0.12	24	291
LEGION INSURANCE COMPANY	\$17,008,366	0.26	0	0
LIBERTY INSURANCE CORPORATION	\$22,218,458	0.34	6	25
LIBERTY MUTUAL FIRE INSURANCE CO	\$79,554,094	1.22	80	95
LIBERTY MUTUAL INSURANCE COMPANY	\$47,808,049	0.73	35	69
LINCOLN GENERAL INSURANCE CO	\$3,683,697	0.06	0	0
LITITZ MUTUAL INSURANCE COMPANY	\$3,326,333	0.05	11	311
LM INSURANCE CORPORATION	\$555,801	0.01	0	0
LMI INSURANCE COMPANY	\$1,941,666	0.03	1	48
LUMBER MUTUAL INSURANCE COMPANY	\$1,220,259	0.02	0	0
LUMBERMENS MUTUAL CASUALTY CO	\$25,511,565	0.39	10	37
LUMBERMENS UNDERWRITING ALLIANCE	\$1,348,809	0.02	0	0
LYNDON PROPERTY INSURANCE COMPANY	\$1,057,766	0.02	0	0
MADISON MUTUAL INSURANCE COMPANY	\$0	0.00	1	N/A
MARKEL AMERICAN INSURANCE COMPANY	\$363,842	0.01	2	517
MARKEL INSURANCE COMPANY	\$1,630,766	0.02	2	115
MARYLAND CASUALTY COMPANY	\$7,432,832	0.11	41	519
MASSACHUSETTS BAY INS CO	\$8,705,389	0.13	5	54
MBIA INSURANCE CORPORATION	\$5,331,199	0.08	0	0
MEDICAL DEFENSE ASSOCIATES	\$17,693,315	0.27	1	5
MEDICAL PROTECTIVE COMPANY	\$33,149,267	0.51	0	0
MENDOTA INSURANCE COMPANY	\$2,223,261	0.03	1	42
MERASTAR INSURANCE COMPANY	\$277,650	0.00	2	678
MERCHANTS BONDING CO (MUTUAL)	\$570,960	0.01	1	165
METROPOLITAN CASUALTY INS CO	\$1,862,650	0.03	4	202
METROPOLITAN GENERAL INS CO	\$1,443,992	0.02	3	196
METROPOLITAN GROUP PROP & CAS INS CO	\$2,446,766	0.04	0	0
METROPOLITAN PROPERTY & CASUALTY INS CO	\$17,099,118	0.26	84	462
MIC GENERAL INSURANCE CORPORATION	\$1,018,397	0.02	0	0
MIC PROPERTY AND CASUALTY INS CORP	\$4,697,917	0.07	1	20
MICHIGAN MUTUAL INSURANCE COMPANY	\$16,560,637	0.25	3	17
MID CENTURY INSURANCE COMPANY	\$86,111,880	1.32	172	188
MID CONTINENT CASUALTY COMPANY	\$106,595	0.00	0	0
MIDLAND RISK INSURANCE COMPANY	\$952,327	0.01	4	395
MIDWEST EMPLOYERS CASUALTY COMPANY	\$5,689,415	0.09	0	0
MIDWEST MUTUAL INSURANCE CO	\$2,329,761	0.04	5	202
MIDWESTERN INSURANCE COMPANY	\$381,881	0.01	0	0
MILLERS CLASSIFIED INSURANCE COMPANY	\$8,732,483	0.13	23	248

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MILLERS MUTUAL FIRE INSURANCE CO THE	\$889,191	0.01	0	0
MILLERS MUTUAL INSURANCE ASSOCIATION	\$21,333,383	0.33	57	252
MILLERS MUTUAL INSURANCE COMPANY	\$166,305	0.00	0	0
MINNESOTA FIRE AND CASUALTY COMPANY	\$745,551	0.01	2	253
MISSOURI EMPLOYERS MUTUAL INS CO	\$44,080,020	0.67	4	9
MISSOURI HOSPITAL PLAN	\$15,700,442	0.24	0	0
MISSOURI MEDICAL INSURANCE COMPANY	\$16,503,519	0.25	1	6
MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY	\$6,130,031	0.09	45	691
MONTGOMERY WARD INSURANCE COMPANY	\$580,520	0.01	0	0
MORTGAGE GUARANTY INS CORP	\$10,213,492	0.16	0	0
MOTORS INSURANCE CORPORATION	\$2,464,769	0.04	2	76
MUTUAL ASSURANCE INC	\$88,430	0.00	0	0
MUTUAL FIRE AND STORM INSURANCE CO	\$30,187	0.00	0	0
MUTUAL SERVICE CASUALTY INSURANCE CO	\$1,849,342	0.03	3	153
NAC REINSURANCE CORPORATION	\$48,656	0.00	0	0
NATIONAL ALLIANCE INSURANCE CO	\$226,462	0.00	0	0
NATIONAL AMERICAN INSURANCE COMPANY	\$2,895,660	0.04	3	98
NATIONAL CASUALTY COMPANY*	\$10,192,792	0.16	15	139
NATIONAL CHIROPRACTIC MUTUAL INS CO	\$1,299,963	0.02	0	0
NATIONAL FARMERS UNION PRO & CAS CO	\$413,451	0.01	0	0
NATIONAL FARMERS UNION STANDARD INS CO	\$895,249	0.01	0	0
NATIONAL FIRE & INDEMNITY EXCHANGE	\$410,668	0.01	1	229
NATIONAL FIRE INS CO OF HARTFORD	\$2,661,899	0.04	1	35
NATIONAL GENERAL ASSURANCE COMPANY	\$100,355	0.00	0	0
NATIONAL GENERAL INS CO	\$5,016,432	0.08	16	300
NATIONAL INDEMNITY COMPANY	\$4,343,568	0.07	3	65
NATIONAL INSURANCE ASSOCIATION	\$8,663,665	0.13	30	326
NATIONAL INSURANCE UNDERWRITERS	\$5,283	0.00	0	0
NATIONAL INTERSTATE INSURANCE COMPANY	\$617,127	0.01	0	0
NATIONAL REINSURANCE CORP THE	\$1,038,632	0.02	0	0
NATIONAL SURETY CORPORATION	\$19,297,117	0.30	7	34
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$152,737,071	2.34	14	9
NATIONWIDE AGRIBUSINESS INS CO	\$9,261,794	0.14	1	10
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$2,308,791	0.04	2	82
NATIONWIDE MUTUAL INSURANCE COMPANY	\$4,619,300	0.07	4	82
NATIONWIDE PROPERTY & CASUALTY INS CO	\$280,512	0.00	1	336
NAU COUNTRY INSURANCE COMPANY	\$1,600,122	0.02	0	0
NAVIGATORS INSURANCE COMPANY	\$1,861,355	0.03	0	0
NEW HAMPSHIRE INSURANCE COMPANY	\$3,453,456	0.05	2	55
NEW YORK FRONTIER INSURANCE COMPANY	\$2,291,117	0.04	2	82
NEW YORK MARINE & GENERAL INS CO	\$5,186,874	0.08	0	0
NIAGARA FIRE INSURANCE COMPANY	\$952,967	0.01	0	0
NN INSURANCE COMPANY	\$607,677	0.01	0	0
NOBEL INSURANCE COMPANY	\$2,056,754	0.03	0	0
NONPROFITS INS ASSN AN INTERINS EXCH	\$60,450	0.00	0	0
NORDSTERN INSURANCE CO OF AMERICA	\$297,570	0.00	0	0
NORTH AMERICAN SPECIALTY INS CO	\$1,667,766	0.03	0	0
NORTH RIVER INSURANCE COMPANY THE*	\$2,141,103	0.03	1	44
NORTHBROOK INDEMNITY CO	\$792,018	0.01	0	0
NORTHBROOK NATIONAL INS CO	\$1,018,198	0.02	0	0
NORTHBROOK PROPERTY & CASUALTY INS CO	\$2,120,260	0.03	0	0
NORTHERN ASSURANCE CO OF AMERICA	\$6,565,067	0.10	4	57
NORTHERN INSURANCE CO OF NEW YORK	\$9,738,959	0.15	2	19
NORTHFIELD INSURANCE COMPANY	\$1,874,868	0.03	0	0
NORTHLAND INSURANCE COMPANY	\$12,766,097	0.20	13	96
NORTHWESTERN NATIONAL CASUALTY CO	\$2,206,048	0.03	0	0
OAK RIVER INSURANCE COMPANY	\$407,526	0.01	0	0
OCCIDENTAL FIRE & CAS CO OF NC	\$90,609	0.00	0	0
OHIO CASUALTY INSURANCE COMPANY	\$11,360,992	0.17	25	207

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OHIO FARMERS INSURANCE CO	\$61,104	0.00	0	0
OHIO SECURITY INSURANCE COMPANY	\$8,125	0.00	0	0
OLD RELIABLE CASUALTY COMPANY	\$5,243,533	0.08	28	503
OLD REPUBLIC INSURANCE COMPANY	\$8,147,156	0.12	4	46
OLD REPUBLIC MINNEHOMA INSURANCE CO	\$363,389	0.01	0	0
OLD REPUBLIC SURETY COMPANY	\$802,353	0.01	0	0
OLD UNITED CASUALTY COMPANY	\$2,834,476	0.04	4	133
OMAHA PROPERTY AND CASUALTY INS CO	\$3,606,470	0.06	16	418
OWNERS INSURANCE COMPANY	\$4,167,449	0.06	0	0
PACIFIC INDEMNITY COMPANY	\$6,409,067	0.10	0	0
PEAK PROPERTY AND CASUALTY INS CORP	\$338,950	0.01	0	0
PEERLESS INSURANCE COMPANY	\$39,694	0.00	0	0
PENN AMERICA INS CO	\$863,618	0.01	1	109
PENNSYLVANIA GENERAL INSURANCE CO	\$10,655,582	0.16	0	0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$41,434	0.00	0	0
PENNSYLVANIA MANUFACTURERS ASSOC INS C	\$1,965	0.00	0	0
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$23,221	0.00	0	0
PETROLEUM CASUALTY COMPANY	\$10,834	0.00	0	0
PHARMACISTS MUTUAL INSURANCE COMPANY	\$4,775,703	0.07	0	0
PHICO INSURANCE COMPANY	\$3,825,630	0.06	0	0
PHILADELPHIA INDEMNITY INSURANCE CO	\$1,789,440	0.03	1	53
PHOENIX ASSURANCE CO OF NEW YORK	\$1,539,399	0.02	0	0
PHOENIX INSURANCE COMPANY THE	\$3,700,514	0.06	5	127
PHYSICIANS DEFENSE ASSOCIATION	\$340,133	0.01	0	0
PIE MUTUAL INSURANCE CO THE	\$22,865,980	0.35	0	0
PLAINS INSURANCE COMPANY	\$193,434	0.00	0	0
PMI MORTGAGE INS CO	\$4,842,998	0.07	0	0
POTOMAC INSURANCE CO OF ILLINOIS	\$1,203,165	0.02	1	78
PRAIRIE STATE FARMERS INS CO	\$763,378	0.01	1	123
PREFERRED ABSTAINERS INS CO	\$3,533,701	0.05	0	0
PREFERRED AMERICA INSURANCE COMPANY	\$2,406,391	0.04	12	469
PREFERRED PHYSICIANS INS CO D/B/A PPIC	\$153,381	0.00	0	0
PREFERRED PHYSICIANS MEDICAL RRG INC	\$1,333,924	0.02	0	0
PREFERRED RISK MUTUAL INSURANCE CO	\$13,225,800	0.20	23	164
PROFESSIONAL LIABILITY INSURANCE CO	\$294,660	0.00	0	0
PROGRESSIVE CASUALTY INSURANCE CO	\$7,212,911	0.11	63	822
PROGRESSIVE NORTHWESTERN INS CO	\$38,148,166	0.58	53	131
PROGRESSIVE PREFERRED INSURANCE COMPANY	\$0	0.00	2	N/A
PROGRESSIVE SPECIALTY INS CO	\$6,729	0.00	0	0
PROTECTION MUTUAL INSURANCE COMPANY	\$6,314,133	0.10	0	0
PROTECTIVE INSURANCE COMPANY	\$70,610	0.00	0	0
PROVIDENCE WASHINGTON INSURANCE CO	\$120,450	0.00	3	2345
PROVIDIAN AUTO AND HOME INSURANCE CO	\$1,705,451	0.03	6	331
PRUDENTIAL GENERAL INS CO	\$266,261	0.00	0	0
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$15,329,734	0.23	36	221
RANGER INSURANCE COMPANY	\$4,699,876	0.07	2	40
RECIPROCAL EXCHANGE	\$113	0.00	0	0
REDLAND INSURANCE COMPANY	\$8,511,369	0.13	6	66
REGENT INSURANCE COMPANY	\$5,856,841	0.09	4	64
RELIANCE INSURANCE COMPANY	\$38,728,842	0.59	3	7
RELIANCE NATIONAL INDEMNITY COMPANY	\$27,056,883	0.41	3	10
RELIANCE NATIONAL INSURANCE COMPANY	\$986,472	0.02	0	0
REPUBLIC INSURANCE COMPANY	\$1,714,666	0.03	6	329
REPUBLIC MORTGAGE INSURANCE COMPANY	\$6,617,717	0.10	0	0
REPUBLIC WESTERN INS CO	\$1,330,787	0.02	2	141
RISCORP NATIONAL INSURANCE COMPANY	\$3,075,122	0.05	0	0
RLI INSURANCE COMPANY	\$1,992,569	0.03	0	0
ROCKFORD MUTUAL INSURANCE COMPANY	\$240,428	0.00	0	0
ROYAL INDEMNITY COMPANY	\$8,569,831	0.13	0	0

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ROYAL INSURANCE COMPANY OF AMERICA	\$19,008,789	0.29	8	40
RURAL COMMUNITY INSURANCE COMPANY	\$1,592,118	0.02	0	0
SAFECO INSURANCE CO OF AMERICA	\$60,882,841	0.93	73	113
SAFECO INSURANCE COMPANY OF ILLINOIS	\$7,264,235	0.11	10	130
SAFECO NATIONAL INSURANCE COMPANY	\$12,248,361	0.19	21	161
SAFEGUARD INSURANCE COMPANY	\$209,015	0.00	0	0
SAFETY NATIONAL CASUALTY CORPORATION	\$7,393,030	0.11	0	0
SAVERS PROPERTY & CASUALTY INS CO	\$10,698,220	0.16	8	70
SCOTTSDALE INDEMNITY COMPANY	\$13,912	0.00	1	6766
SEABOARD SURETY COMPANY	\$1,761,745	0.03	0	0
SECURA INSURANCE A MUTUAL COMPANY	\$22,930,880	0.35	32	131
SECURITY INSURANCE CO OF HARTFORD	\$9,706,931	0.15	0	0
SECURITY NATIONAL INSURANCE COMPANY	\$1,642,032	0.03	2	115
SELECTIVE INS CO OF THE SOUTHEAST	\$245	0.00	0	0
SENTRY INSURANCE A MUTUAL COMPANY	\$13,008,500	0.20	30	217
SHELTER GENERAL INS CO	\$14,560,660	0.22	25	162
SHELTER MUTUAL INSURANCE CO	\$237,352,627	3.63	274	109
SOREMA NORTH AMERICA REINSURANCE CO	\$70,624	0.00	0	0
ST JUDES PROTECTIVE ASSOCIATION INC	\$150,618	0.00	0	0
ST PAUL FIRE & MARINE INSURANCE CO	\$50,954,958	0.78	20	37
ST PAUL GUARDIAN INSURANCE COMPANY	\$11,989,804	0.18	5	39
ST PAUL INSURANCE CO OF ILLINOIS THE	\$9,685,155	0.15	2	19
ST PAUL MERCURY INSURANCE COMPANY	\$19,362,936	0.30	0	0
ST PAUL PROPERTY & CASUALTY INS CO	\$1,070,668	0.02	2	176
STANDARD FIRE INSURANCE COMPANY	\$1,935,755	0.03	5	243
STAR INSURANCE COMPANY	\$2,331,494	0.04	1	40
STATE AUTO PROPERTY & CASUALTY INS CO	\$20,204,540	0.31	22	102
STATE AUTOMOBILE MUTUAL INS CO	\$3,944,274	0.06	4	95
STATE FARM FIRE AND CASUALTY CO	\$298,807,049	4.57	317	100
STATE FARM GENERAL INSURANCE CO	\$19,241,807	0.29	22	108
STATE FARM MUTUAL AUTOMOBILE INS CO	\$709,531,397	10.86	791	105
STATE NATIONAL INSURANCE COMPANY INC	\$116,116	0.00	0	0
STATEWIDE INSURANCE COMPANY	\$1,174,050	0.02	2	160
STRATFORD INSURANCE COMPANY	\$1,019,779	0.02	3	277
SUMITOMO MARINE & FIRE INS CO LTD	\$457,024	0.01	0	0
SUN INSURANCE OFFICE OF AMERICA INC	\$984,509	0.02	0	0
SURETY BONDING COMPANY OF AMERICA	\$30,734	0.00	0	0
T H E INSURANCE COMPANY	\$185,936	0.00	0	0
TEACHERS INSURANCE COMPANY	\$1,349,003	0.02	2	140
TEXAS GENERAL INDEMNITY COMPANY	\$16,815	0.00	1	5598
TIG COUNTRYWIDE INSURANCE COMPANY	\$426,681	0.01	0	0
TIG INDEMNITY COMPANY	\$1,274,739	0.02	0	0
TIG INSURANCE COMPANY	\$14,441,632	0.22	11	72
TIG PREMIER INSURANCE COMPANY	\$6,451,571	0.10	7	102
TITAN INDEMNITY COMPANY	\$1,037,718	0.02	0	0
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$1,085,696	0.02	0	0
TRADERS INSURANCE COMPANY	\$8,007,548	0.12	29	341
TRANS PACIFIC INSURANCE COMPANY	\$23,324	0.00	0	0
TRANSCONTINENTAL INSURANCE COMPANY	\$10,428,471	0.16	0	0
TRANSGUARD INS CO OF AMERICA INC	\$9,443	0.00	0	0
TRANSPORTATION INSURANCE COMPANY	\$43,751,781	0.67	11	24
TRAVELERS INDEMNITY CO OF AMERICA	\$7,290,937	0.11	5	65
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$3,207,391	0.05	1	29
TRAVELERS INDEMNITY CO OF ILLINOIS	\$53,020,624	0.81	13	23
TRAVELERS INDEMNITY COMPANY	\$28,119,204	0.43	11	37
TRAVELERS INDEMNITY COMPANY OF MO THE	\$21,279,282	0.33	1	4
TRAVELERS INSURANCE CO (ACC DEPT)	\$1,300,637	0.02	11	796
TRI STATE INSURANCE CO OF MINNESOTA	\$1,490,406	0.02	0	0
TRI STATE INSURANCE COMPANY	\$5,858,587	0.09	12	193

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL PROPERTY & CASUALTY INSURANCE
EXCLUDING ACCIDENT & HEALTH INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
TRIAD GUARANTY INSURANCE CORP	\$372,746	0.01	0	0
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$1,803,889	0.03	2	104
TRINITY UNIVERSAL INSURANCE COMPANY	\$568,855	0.01	3	496
TRITON INSURANCE COMPANY	\$1,359,534	0.02	1	69
TRUCK INSURANCE EXCHANGE	\$15,667,607	0.24	17	102
TRUMBULL INSURANCE COMPANY	\$1,153,180	0.02	0	0
TRUSTGARD INSURANCE COMPANY	\$3,471,735	0.05	13	352
TWIN CITY FIRE INS CO	\$16,297,782	0.25	3	17
U S SPECIALTY INSURANCE COMPANY	\$225,131	0.00	0	0
ULICO CASUALTY COMPANY	\$1,333,990	0.02	0	0
UNDERWRITERS INSURANCE COMPANY	\$98,333	0.00	0	0
UNION INSURANCE CO	\$184,312	0.00	0	0
UNION INSURANCE CO OF PROVIDENCE	\$702,984	0.01	6	803
UNITED CASUALTY INSURANCE CO OF AMERICA	\$992,829	0.02	4	379
UNITED FINANCIAL CASUALTY COMPANY	\$1,763,323	0.03	0	0
UNITED FIRE AND CASUALTY COMPANY	\$23,451,096	0.36	16	64
UNITED GUARANTY RESIDENTIAL INS CO	\$5,227,008	0.08	0	0
UNITED GUARANTY RESIDENTIAL INS NC	\$645,857	0.01	0	0
UNITED PACIFIC INSURANCE COMPANY	\$3,371,512	0.05	0	0
UNITED SECURITY INSURANCE COMPANY	\$9,272,379	0.14	0	0
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$45,240,951	0.69	18	37
UNITED STATES FIDELITY & GUARANTY CO	\$43,754,649	0.67	53	114
UNITED STATES FIRE INSURANCE CO*	\$10,088,240	0.15	4	37
UNITED STATES LIABILITY INSURANCE CO	\$109,944	0.00	0	0
UNITED WISCONSIN INSURANCE COMPANY	\$10,374	0.00	0	0
UNIVERSAL FIRE & CASUALTY INS CO	\$410,778	0.01	1	229
UNIVERSAL SURETY COMPANY	\$163,560	0.00	0	0
UNIVERSAL SURETY OF AMERICA	\$417,369	0.01	0	0
UNIVERSAL UNDERWRITERS INS CO	\$15,029,034	0.23	10	63
USAA CASUALTY INSURANCE COMPANY	\$15,073,312	0.23	20	125
USLIFE INDEMNITY COMPANY	\$227,824	0.00	0	0
UTICA MUTUAL INSURANCE COMPANY	\$899,270	0.01	0	0
VALIANT INS CO	\$9,644,806	0.15	9	88
VALLEY FORGE INSURANCE COMPANY	\$6,763,674	0.10	5	70
VANGUARD INSURANCE COMPANY	\$789,493	0.01	3	358
VANLINER INSURANCE COMPANY	\$29,042,208	0.44	15	49
VEREX ASSURANCE INCORPORATED	\$558,172	0.01	0	0
VESTA FIRE INSURANCE CORP	\$1,991,776	0.03	0	0
VESTA INSURANCE CORPORATION	\$323,192	0.00	0	0
VICTORIA FIRE & CASUALTY COMPANY	\$0	0.00	1	N/A
VIGILANT INSURANCE COMPANY	\$14,915,970	0.23	2	13
VIKING INSURANCE COMPANY OF WI	\$3,782,440	0.06	18	448
VIRGINIA SURETY COMPANY INC	\$7,358,997	0.11	0	0
VOYAGER PROPERTY & CASUALTY INS CO	\$332,833	0.01	0	0
WASHINGTON INTERNATIONAL INSURANCE CO	\$313,918	0.00	0	0
WAUSAU BUSINESS INSURANCE COMPANY	\$3,668,630	0.06	1	26
WAUSAU UNDERWRITERS INS CO	\$9,143,106	0.14	5	51
WESCO INSURANCE COMPANY	\$1,358,129	0.02	0	0
WEST AMERICAN INSURANCE COMPANY	\$11,642,393	0.18	11	89
WESTCHESTER FIRE INSURANCE COMPANY*	\$9,389,181	0.14	0	0
WESTERN DIVERSIFIED CASUALTY INS CO	\$114,683	0.00	0	0
WESTERN SURETY COMPANY	\$3,226,675	0.05	2	58
WESTFIELD INSURANCE COMPANY	\$36,717	0.00	0	0
WESTPORT INSURANCE CORPORATION	\$278,683	0.00	1	338
WINDSOR INSURANCE COMPANY	\$11,368,714	0.17	39	323
WORKMENS AUTO INSURANCE COMPANY	\$214	0.00	0	0
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$1,072,516	0.02	0	0
YOSEMITE INSURANCE COMPANY	\$456,544	0.01	0	0
ZENITH INSURANCE COMPANY	\$53,403	0.00	0	0

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL PROPERTY & CASUALTY INSURANCE
EXCLUDING ACCIDENT & HEALTH INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
ZURICH AMERICAN INS CO OF ILLINOIS	\$37,613	0.00	4	10011
ZURICH INSURANCE COMPANY	\$31,335,914	0.48	3	9
	=====	=====	=====	
	\$6,535,612,361	100.0	6943	



**Total Private Passenger Automobile
Complaint Indices**

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 PRIVATE PASSENGER AUTOMOBILE INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AEGIS SECURITY INSURANCE COMPANY	\$5,641	0.00	0	0
AETNA CASUALTY AND SURETY COMPANY	\$284	0.00	3	N/A
AETNA INSURANCE COMPANY	\$4,194,733	0.22	11	121
ALLIANCE INSURANCE COMPANY INC	\$63,161	0.00	0	0
ALLIED MUTUAL INS CO	\$483,530	0.03	2	192
ALLIED PROPERTY & CASUALTY INS CO	\$5,408,012	0.29	13	111
ALLSTATE INDEMNITY COMPANY	\$24,119,893	1.28	43	83
ALLSTATE INSURANCE COMPANY	\$73,888,312	3.92	228	143
AMCO INSURANCE COMPANY	\$5,602,480	0.30	18	149
AMERICAN AND FOREIGN INSURANCE CO	\$99,680	0.01	0	0
AMERICAN BANKERS INS CO OF FLORIDA	\$5,233,010	0.28	16	142
AMERICAN CASUALTY CO OF READING PA	\$98,414	0.01	1	470
AMERICAN ECONOMY INSURANCE COMPANY	\$13,627,307	0.72	22	75
AMERICAN EMPLOYERS INSURANCE CO	\$-3,755	-0.00	3	N/A
AMERICAN FAMILY HOME INSURANCE CO	\$3,692,195	0.20	0	0
AMERICAN FAMILY MUTUAL INS CO	\$226,368,660	12.01	365	75
AMERICAN FIRE & CASUALTY COMPANY	\$637,031	0.03	0	0
AMERICAN FIRE AND INDEMNITY COMPANY	\$66,513	0.00	0	0
AMERICAN INDEMNITY COMPANY	\$20,559	0.00	0	0
AMERICAN INTERNATIONAL INS CO	\$307,184	0.02	5	754
AMERICAN MANUFACTURERS MUTUAL INS CO	\$554	0.00	0	0
AMERICAN MODERN HOME INSURANCE CO	\$412,763	0.02	0	0
AMERICAN MOTORISTS INSURANCE CO	\$5,762,893	0.31	11	88
AMERICAN NATIONAL GENERAL INS CO	\$2,122,699	0.11	8	175
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$9,715,631	0.52	37	176
AMERICAN PREMIER INSURANCE COMPANY	\$5,385,745	0.29	34	292
AMERICAN PROTECTION INSURANCE CO	\$15,835	0.00	0	0
AMERICAN RELIABLE INSURANCE COMPANY	\$344,949	0.02	2	268
AMERICAN SPIRIT INSURANCE COMPANY	\$635,298	0.03	0	0
AMERICAN STANDARD INS CO OF WISCONSIN	\$71,785,135	3.81	135	87
AMERICAN STATES INSURANCE COMPANY*	\$4,107,572	0.22	13	147
AMERICAN STATES PREFERRED INS CO	\$19,583,378	1.04	17	40
AMERISURE INSURANCE COMPANY	\$4,504,793	0.24	17	175
AMEX ASSURANCE COMPANY	\$1,013,836	0.05	4	183
AMICA MUTUAL INSURANCE COMPANY	\$1,132,943	0.06	3	123
ANTHEM CASUALTY INSURANCE COMPANY	\$403,934	0.02	3	344
ARMED FORCES INSURANCE EXCHANGE	\$59,043	0.00	0	0
ASSOCIATED INDEMNITY CORPORATION	\$2,383	0.00	1	19431
ASSURANCE COMPANY OF AMERICA	\$3,490,624	0.19	3	40
ATLANTA CASUALTY COMPANY	\$7,892,319	0.42	107	628
ATLANTA SPECIALTY INSURANCE COMPANY	\$2,118,007	0.11	17	372
ATLANTIC MUTUAL INSURANCE COMPANY	\$1,052,546	0.06	0	0
AUTO CLUB FAMILY INSURANCE COMPANY	\$3,209,392	0.17	7	101
AUTO OWNERS INSURANCE CO MUTUAL	\$2,939,345	0.16	8	126
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$50,725,765	2.69	116	106
AUTOMOBILE INS CO OF HARTFORD CT	\$9,660	0.00	0	0
BITUMINOUS CASUALTY CORPORATION	\$15	0.00	0	0
BOSTON OLD COLONY INSURANCE COMPANY	\$3,189,097	0.17	1	15
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	\$116,614	0.01	0	0
CALIFORNIA CASUALTY INSURANCE CO	\$136,632	0.01	0	0
CAMERON MUTUAL INSURANCE COMPANY	\$22,990,591	1.22	46	93
CASUALTY RECIPROCAL EXCHANGE	\$310,710	0.02	2	298
CENTENNIAL INSURANCE COMPANY	\$64,799	0.00	0	0
CENTURY INDEMNITY COMPANY	\$-58	-0.00	0	N/A
CHARTER OAK FIRE INSURANCE CO THE	\$195,832	0.01	0	0
CINCINNATI CASUALTY COMPANY THE	\$4,886	0.00	0	0
CINCINNATI INDEMNITY COMPANY INC	\$11,439	0.00	0	0
CINCINNATI INS CO THE	\$865,409	0.05	4	214
CITIZENS INSURANCE COMPANY OF AMERICA	\$2,990,150	0.16	2	31
CITIZENS SECURITY MUTUAL INS CO	\$33,257	0.00	0	0

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1994-1996 PRIVATE PASSENGER AUTOMOBILE INSURANCE

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	(1)	(2)	(3)	(4)
COMPANY	PREMIUM WRITTEN (3 YR AVE)	MARKET SHARE (3 YR AVE)	3 YEAR COMPLAINTS	3 YEAR COMPLAINT INDEX
COLONIAL INSURANCE CO OF CALIFORNIA	\$4,876,201	0.26	14	133
COLONIAL PENN FRANKLIN INSURANCE CO	\$870,857	0.05	3	160
COLONIAL PENN INSURANCE COMPANY	\$891,975	0.05	3	156
COLUMBIA MUTUAL INSURANCE CO	\$14,631,194	0.78	66	209
COMMERCIAL UNION INSURANCE COMPANY	\$9,581	0.00	2	9666
CONTINENTAL CASUALTY COMPANY*	\$1,759,911	0.09	4	105
CONTINENTAL INSURANCE COMPANY THE*	\$1,641,885	0.09	7	197
CONTINENTAL WESTERN INSURANCE CO	\$404,093	0.02	5	573
COUNTRY CASUALTY INS CO	\$209,941	0.01	0	0
COUNTRY MUTUAL INSURANCE COMPANY	\$4,159,660	0.22	19	211
CUMIS INSURANCE SOCIETY INC	\$-9	-0.00	1	N/A
DAIRYLAND INSURANCE COMPANY	\$9,951,287	0.53	35	163
DEERBROOK INSURANCE COMPANY	\$83,900	0.00	0	0
DEPOSITORS INSURANCE COMPANY	\$930,056	0.05	3	149
EAGLE AMERICAN INSURANCE COMPANY	\$193,804	0.01	0	0
ECONOMY FIRE & CASUALTY COMPANY	\$718,745	0.04	4	258
ECONOMY PREFERRED INSURANCE COMPANY	\$2,051,272	0.11	3	68
ECONOMY PREMIER ASSURANCE COMPANY	\$100,177	0.01	0	0
ELECTRIC INSURANCE COMPANY	\$146,580	0.01	1	316
EMCASCO INSURANCE COMPANY	\$906,803	0.05	0	0
EMPIRE FIRE AND MARINE INSURANCE CO	\$60,865	0.00	8	6086
EMPLOYERS FIRE INSURANCE COMPANY	\$6,111,630	0.32	15	114
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$10	0.00	1	N/A
EMPLOYERS MUTUAL CASUALTY COMPANY	\$141,051	0.01	0	0
EQUITY MUTUAL INSURANCE COMPANY	\$2,722,389	0.14	9	153
FAIRMONT INSURANCE COMPANY	\$239,967	0.01	0	0
FARM AND CITY INSURANCE COMPANY	\$441	0.00	0	0
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$39,407,060	2.09	93	109
FARMERS ALLIANCE MUTUAL INS CO	\$310,013	0.02	2	299
FARMERS AND MERCHANTS INSURANCE CO	\$21,473,326	1.14	42	91
FARMERS INSURANCE COMPANY INC	\$134,378,934	7.13	241	83
FARMERS UNION CO-OPERATIVE INS CO OF NE	\$570,371	0.03	1	81
FEDERAL INSURANCE COMPANY	\$947,600	0.05	0	0
FEDERATED MUTUAL INSURANCE COMPANY	\$1,097,075	0.06	5	211
FIDELITY & GUARANTY INS UNDERWRITERS	\$2,439,797	0.13	2	38
FIDELITY AND CASUALTY CO OF NY*	\$1,062,788	0.06	1	44
FIDELITY AND GUARANTY INSURANCE COMPANY	\$3,344	0.00	0	0
FINANCIAL AMERICAN INSURANCE COMPANY	\$17,473	0.00	0	0
FIREMANS FUND INS CO OF MISSOURI	\$9,509,143	0.50	6	29
FIREMANS FUND INSURANCE COMPANY	\$10,807	0.00	8	34276
FIREMENS INS CO OF NEWARK NEW JERSEY	\$15,139	0.00	0	0
FIRST AMERICAN INSURANCE COMPANY	\$6,493,770	0.34	11	78
FIRST NATIONAL INS CO OF AMERICA	\$6,559,359	0.35	22	155
FOREMOST INSURANCE CO	\$354,272	0.02	3	392
FOREMOST SIGNATURE INSURANCE COMPANY	\$12,291	0.00	0	0
GATEWAY INSURANCE COMPANY	\$6,753,303	0.36	36	247
GEICO CASUALTY COMPANY	\$875,919	0.05	5	264
GEICO GENERAL INS CO	\$7,020,188	0.37	19	125
GEICO INDEMNITY COMPANY	\$1,836,987	0.10	5	126
GENERAL ACCIDENT INS CO OF AMERICA	\$2,208,341	0.12	18	377
GENERAL CASUALTY CO OF ILLINOIS	\$559	0.00	2	N/A
GENERAL CASUALTY CO OF WISCONSIN	\$1,166,377	0.06	5	198
GENERAL INSURANCE CO OF AMERICA	\$1,877,362	0.10	7	173
GLENS FALLS INSURANCE COMPANY THE	\$24,592	0.00	0	0
GOVERNMENT EMPLOYEES INSURANCE CO	\$9,719,775	0.52	21	100
GREAT AMERICAN INSURANCE COMPANY	\$29,393	0.00	5	7876
GREAT NORTHERN INSURANCE COMPANY	\$111,907	0.01	0	0
GREENWICH INSURANCE COMPANY	\$62,465	0.00	0	0
GRINNELL MUTUAL REINSURANCE COMPANY	\$4,528,569	0.24	8	82
GUARANTY NATIONAL INSURANCE COMPANY	\$78,887	0.00	1	587

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 PRIVATE PASSENGER AUTOMOBILE INSURANCE

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COMPANY	(1)	(2)	(3)	(4)
	PREMIUM WRITTEN (3 YR AVE)	MARKET SHARE (3 YR AVE)	3 YEAR COMPLAINTS	3 YEAR COMPLAINT INDEX
HANOVER INSURANCE COMPANY THE	\$770,848	0.04	8	481
HARTFORD CASUALTY INS CO	\$593,236	0.03	7	546
HARTFORD FIRE INSURANCE COMPANY	\$1,526,832	0.08	8	243
HARTFORD UNDERWRITERS INSURANCE CO	\$17,931,269	0.95	81	209
HAWKEYE SECURITY INSURANCE COMPANY	\$492,350	0.03	11	1034
HORACE MANN INSURANCE COMPANY	\$605,273	0.03	1	76
IGF INSURANCE COMPANY	\$9,268,166	0.49	45	225
ILLINOIS FOUNDERS INSURANCE COMPANY	\$1,780,944	0.09	7	182
ILLINOIS NATIONAL INSURANCE COMPANY	\$846,441	0.04	4	219
INFINITY INSURANCE COMPANY	\$3,094,479	0.16	17	254
INTEGON NATIONAL INSURANCE COMPANY	\$5,938,125	0.31	24	187
INTERNATIONAL INDEMNITY COMPANY	\$1,072,197	0.06	13	561
INTERNATIONAL INSURANCE COMPANY*	\$537	0.00	0	0
JOHN DEERE INSURANCE COMPANY	\$28,358	0.00	0	0
KANSAS CITY FIRE & MARINE INS CO	\$37,725	0.00	0	0
LEADER NATIONAL INSURANCE CO	\$4,177,595	0.22	21	233
LIBERTY INSURANCE CORPORATION	\$381,521	0.02	2	243
LIBERTY MUTUAL FIRE INSURANCE CO	\$16,338,463	0.87	40	113
LIBERTY MUTUAL INSURANCE COMPANY	\$29,180	0.00	1	1587
LMI INSURANCE COMPANY	\$12	0.00	0	0
LYNDON PROPERTY INSURANCE COMPANY	\$749,472	0.04	0	0
MADISON MUTUAL INSURANCE COMPANY	\$0	0.00	1	N/A
MARKEL INSURANCE COMPANY	\$50,703	0.00	0	0
MARYLAND CASUALTY COMPANY	\$475,428	0.03	17	1656
MASSACHUSETTS BAY INS CO	\$1,854,741	0.10	3	75
MENDOTA INSURANCE COMPANY	\$1,513,621	0.08	0	0
MERASTAR INSURANCE COMPANY	\$197,114	0.01	2	470
METROPOLITAN CASUALTY INS CO	\$1,309,771	0.07	4	141
METROPOLITAN GENERAL INS CO	\$1,144,207	0.06	3	121
METROPOLITAN GROUP PROP & CAS INS CO	\$1,751,137	0.09	0	0
METROPOLITAN PROPERTY & CASUALTY INS CO	\$7,269,702	0.39	39	248
MIC GENERAL INSURANCE CORPORATION	\$803,713	0.04	0	0
MICHIGAN MUTUAL INSURANCE COMPANY	\$24,148	0.00	0	0
MID CENTURY INSURANCE COMPANY	\$30,937,543	1.64	76	114
MIDLAND RISK INSURANCE COMPANY	\$859,891	0.05	4	215
MIDWEST MUTUAL INSURANCE CO	\$925,155	0.05	2	100
MIDWESTERN INSURANCE COMPANY	\$256,465	0.01	0	0
MILLERS CLASSIFIED INSURANCE COMPANY	\$4,119,920	0.22	12	135
MILLERS MUTUAL INSURANCE ASSOCIATION	\$7,309,149	0.39	30	190
MOTORS INSURANCE CORPORATION	\$2,186	0.00	2	42370
NATIONAL ALLIANCE INSURANCE CO	\$208,420	0.01	0	0
NATIONAL GENERAL ASSURANCE COMPANY	\$96,258	0.01	0	0
NATIONAL GENERAL INS CO	\$3,477,315	0.18	16	213
NATIONAL INSURANCE ASSOCIATION	\$6,891,539	0.37	30	202
NATIONAL INSURANCE UNDERWRITERS	\$3,266	0.00	0	0
NATIONAL INTERSTATE INSURANCE COMPANY	\$3,978	0.00	0	0
NATIONWIDE AGRIBUSINESS INS CO	\$541	0.00	1	85535
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$912,920	0.05	2	101
NATIONWIDE MUTUAL INSURANCE COMPANY	\$2,653,086	0.14	4	70
NATIONWIDE PROPERTY & CASUALTY INS CO	\$95,271	0.01	0	0
NEW HAMPSHIRE INSURANCE COMPANY	\$0	0.00	2	N/A
NIAGARA FIRE INSURANCE COMPANY	\$41,685	0.00	0	0
NORTH AMERICAN SPECIALTY INS CO	\$519	0.00	0	0
NORTHERN INSURANCE CO OF NEW YORK	\$55,295	0.00	1	837
NORTHLAND INSURANCE COMPANY	\$409	0.00	2	N/A
NORTHWESTERN NATIONAL CASUALTY CO	\$2	0.00	0	0
OHIO CASUALTY INSURANCE COMPANY	\$518,069	0.03	4	358
OHIO SECURITY INSURANCE COMPANY	\$6,803	0.00	0	0
OLD REPUBLIC MINNEHOMA INSURANCE CO	\$300,868	0.02	0	0
OMAHA PROPERTY AND CASUALTY INS CO	\$1,488,007	0.08	7	218

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 PRIVATE PASSENGER AUTOMOBILE INSURANCE

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
PACIFIC INDEMNITY COMPANY	\$667,681	0.04	0	0
PENNSYLVANIA GENERAL INSURANCE CO	\$3,782,895	0.20	0	0
PHARMACISTS MUTUAL INSURANCE COMPANY	\$512,974	0.03	0	0
PHOENIX INSURANCE COMPANY THE	\$1,635,087	0.09	2	57
POTOMAC INSURANCE CO OF ILLINOIS	\$14,068	0.00	0	0
PRAIRIE STATE FARMERS INS CO	\$566,633	0.03	1	82
PREFERRED ABSTAINERS INS CO	\$1,958,934	0.10	0	0
PREFERRED AMERICA INSURANCE COMPANY	\$693,921	0.04	1	67
PREFERRED RISK MUTUAL INSURANCE CO	\$3,852,727	0.20	15	180
PROGRESSIVE CASUALTY INSURANCE CO	\$2,120,752	0.11	51	1113
PROGRESSIVE NORTHWESTERN INS CO	\$29,752,882	1.58	49	76
PROGRESSIVE SPECIALTY INS CO	\$-593	-0.00	0	N/A
PROVIDIAN AUTO AND HOME INSURANCE CO	\$1,208,076	0.06	6	230
PRUDENTIAL GENERAL INS CO	\$70,554	0.00	0	0
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$5,763,371	0.31	10	80
RANGER INSURANCE COMPANY	\$0	0.00	1	N/A
REGENT INSURANCE COMPANY	\$1,141,741	0.06	3	122
REPUBLIC INSURANCE COMPANY	\$126,659	0.01	0	0
ROYAL INDEMNITY COMPANY	\$4,844	0.00	0	0
ROYAL INSURANCE COMPANY OF AMERICA	\$3,490	0.00	2	26537
SAFECO INSURANCE CO OF AMERICA	\$19,884,331	1.05	36	84
SAFECO INSURANCE COMPANY OF ILLINOIS	\$5,820,336	0.31	10	80
SAFECO NATIONAL INSURANCE COMPANY	\$8,871,024	0.47	21	110
SAFEGUARD INSURANCE COMPANY	\$3,811	0.00	0	0
SECURA INSURANCE A MUTUAL COMPANY	\$4,690,240	0.25	12	118
SECURITY NATIONAL INSURANCE COMPANY	\$643,741	0.03	1	72
SENTRY INSURANCE A MUTUAL COMPANY	\$3,620,009	0.19	22	281
SHELTER GENERAL INS CO	\$5,546,976	0.29	15	125
SHELTER MUTUAL INSURANCE CO	\$118,200,505	6.27	170	67
ST PAUL FIRE & MARINE INSURANCE CO	\$11,733	0.00	8	31572
ST PAUL GUARDIAN INSURANCE COMPANY	\$5,536,594	0.29	2	17
ST PAUL MERCURY INSURANCE COMPANY	\$59,672	0.00	0	0
STANDARD FIRE INSURANCE COMPANY	\$4,445	0.00	0	0
STATE AUTO PROPERTY & CASUALTY INS CO	\$5,920,543	0.31	11	86
STATE FARM FIRE AND CASUALTY CO	\$32,734,776	1.74	15	21
STATE FARM MUTUAL AUTOMOBILE INS CO	\$497,070,030	26.36	773	72
TEACHERS INSURANCE COMPANY	\$894,422	0.05	2	104
TEXAS GENERAL INDEMNITY COMPANY	\$10,425	0.00	1	4441
TIG COUNTRYWIDE INSURANCE COMPANY	\$40,460	0.00	0	0
TIG INSURANCE COMPANY	\$5,722	0.00	4	32368
TIG PREMIER INSURANCE COMPANY	\$1,011,344	0.05	3	137
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$28,753	0.00	0	0
TRADERS INSURANCE COMPANY	\$5,204,343	0.28	29	258
TRAVELERS INDEMNITY CO OF AMERICA	\$139,443	0.01	1	332
TRAVELERS INDEMNITY CO OF ILLINOIS	\$285,299	0.02	3	487
TRAVELERS INDEMNITY COMPANY	\$1,031,446	0.05	0	0
TRI STATE INSURANCE COMPANY	\$3,273,949	0.17	10	141
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$716,681	0.04	2	129
TRINITY UNIVERSAL INSURANCE COMPANY	\$157,757	0.01	1	294
TRUSTGARD INSURANCE COMPANY	\$2,511,086	0.13	9	166
TWIN CITY FIRE INS CO	\$143,702	0.01	0	0
UNITED FIRE AND CASUALTY COMPANY	\$307,489	0.02	3	452
UNITED SECURITY INSURANCE COMPANY	\$326,279	0.02	0	0
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$24,996,436	1.33	17	31
UNITED STATES FIDELITY & GUARANTY CO	\$944,630	0.05	11	539
UNIVERSAL UNDERWRITERS INS CO	\$292,094	0.02	2	317
USAA CASUALTY INSURANCE COMPANY	\$9,672,728	0.51	14	67
VALIANT INS CO	\$4,024,582	0.21	7	81
VALLEY FORGE INSURANCE COMPANY	\$128,425	0.01	2	721
VICTORIA FIRE & CASUALTY COMPANY	\$0	0.00	1	N/A

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 PRIVATE PASSENGER AUTOMOBILE INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

	(1)	(2)	(3)	(4)
COMPANY	PREMIUM WRITTEN (3 YR AVE)	MARKET SHARE (3 YR AVE)	3 YEAR COMPLAINTS	3 YEAR COMPLAINT INDEX
VIGILANT INSURANCE COMPANY	\$1,763,234	0.09	0	0
VIKING INSURANCE COMPANY OF WI	\$2,633,890	0.14	18	316
VIRGINIA SURETY COMPANY INC	\$63,912	0.00	0	0
WEST AMERICAN INSURANCE COMPANY	\$2,028,438	0.11	2	46
WINDSOR INSURANCE COMPANY	\$9,082,894	0.48	39	199
WORKMENS AUTO INSURANCE COMPANY	\$214	0.00	0	0
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$1,328	0.00	0	0
	=====	=====	=====	
	\$1,885,459,446	100.0	4072	



**Total Homeowners, Farmowners and
Personal Fire & Allied Insurance**

Complaint Indices



MISSOURI DEPARTMENT OF INSURANCE
1994-1996 HOMEOWNERS, FARMOWNERS, PERSONAL FIRE & ALLIED INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
ACCELERATION NATIONAL INS CO*	\$113,592	0.02	0	0
AEGIS SECURITY INSURANCE COMPANY	\$156,569	0.03	0	0
AETNA CASUALTY AND SURETY COMPANY	\$248,023	0.04	1	154
AFFILIATED FM INSURANCE COMPANY	\$632,917	0.10	0	0
AGRICULTURAL INSURANCE COMPANY	\$51,660	0.01	0	0
ALLENDALE MUTUAL INSURANCE COMPANY	\$2,955,681	0.47	0	0
ALLIANCE INSURANCE COMPANY INC	\$919,230	0.15	5	208
ALLIED MUTUAL INS CO	\$4,941,652	0.79	24	186
ALLIED PROPERTY & CASUALTY INS CO	\$2,334,834	0.37	7	115
ALLSTATE INDEMNITY COMPANY	\$104,928	0.02	2	729
ALLSTATE INSURANCE COMPANY	\$21,644,319	3.47	76	134
AMCO INSURANCE COMPANY	\$11,904	0.00	1	3213
AMERICAN AUTOMOBILE INSURANCE CO	\$1,384,679	0.22	0	0
AMERICAN BANKERS INS CO OF FLORIDA	\$1,556,207	0.25	2	49
AMERICAN CASUALTY CO OF READING PA	\$398,596	0.06	3	288
AMERICAN ECONOMY INSURANCE COMPANY	\$6,618,678	1.06	11	64
AMERICAN EMPLOYERS INSURANCE CO	\$915,540	0.15	3	125
AMERICAN FAMILY HOME INSURANCE CO	\$1,499,463	0.24	7	179
AMERICAN FAMILY MUTUAL INS CO	\$92,107,422	14.75	231	96
AMERICAN FIRE & CASUALTY COMPANY	\$311,112	0.05	1	123
AMERICAN FIRE AND INDEMNITY COMPANY	\$11,006	0.00	0	0
AMERICAN GENERAL PROPERTY INS CO	\$340,656	0.05	4	449
AMERICAN GROWERS INSURANCE COMPANY	\$382,365	0.06	1	100
AMERICAN INDEMNITY COMPANY	\$13,779	0.00	0	0
AMERICAN INSURANCE COMPANY THE	\$71,901	0.01	0	0
AMERICAN INTERNATIONAL INS CO	\$414	0.00	0	0
AMERICAN MODERN HOME INSURANCE CO	\$1,354,000	0.22	3	85
AMERICAN MOTORISTS INSURANCE CO	\$2,262,387	0.36	6	101
AMERICAN NATIONAL FIRE INSURANCE CO	\$115,878	0.02	0	0
AMERICAN NATIONAL GENERAL INS CO	\$66,607	0.01	1	574
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$3,134,018	0.50	7	85
AMERICAN PROTECTION INSURANCE CO	\$4,413	0.00	0	0
AMERICAN RELIABLE INSURANCE COMPANY	\$2,791	0.00	4	54822
AMERICAN SECURITY INSURANCE COMPANY	\$759,036	0.12	0	0
AMERICAN SPIRIT INSURANCE COMPANY	\$51,180	0.01	0	0
AMERICAN STATES INSURANCE CO TX	\$1,629,344	0.26	0	0
AMERICAN STATES INSURANCE COMPANY*	\$8,187,529	1.31	10	47
AMERICAN STATES PREFERRED INS CO	\$6,503,151	1.04	6	35
AMERICAN STERLING INSURANCE COMPANY	\$10,280,823	1.65	1	4
AMERISURE INSURANCE COMPANY	\$1,727,064	0.28	3	66
AMEX ASSURANCE COMPANY	\$69,331	0.01	2	1103
AMICA MUTUAL INSURANCE COMPANY	\$201,443	0.03	0	0
ANTHEM CASUALTY INSURANCE COMPANY	\$189,473	0.03	2	404
ARMED FORCES INSURANCE EXCHANGE	\$677,290	0.11	1	56
ASSOCIATED INDEMNITY CORPORATION	\$1,484,514	0.24	1	26
ASSOCIATES INSURANCE COMPANY	\$221,551	0.04	0	0
ASSURANCE COMPANY OF AMERICA	\$1,389,116	0.22	0	0
ATLANTIC MUTUAL INSURANCE COMPANY	\$1,096,578	0.18	1	35
AUTO CLUB FAMILY INSURANCE COMPANY	\$3,855,517	0.62	12	119
AUTO OWNERS INSURANCE CO MUTUAL	\$2,564,431	0.41	7	104
AUTOMOBILE INS CO OF HARTFORD	\$508,919	0.08	1	75
BALBOA INSURANCE COMPANY	\$23,959	0.00	1	1597
BANKERS STANDARD INSURANCE COMPANY	\$59,399	0.01	0	0
BLUE RIDGE INSURANCE COMPANY	\$1,078,819	0.17	13	461
BOSTON OLD COLONY INSURANCE COMPANY	\$2,261,775	0.36	0	0
BROTHERHOOD MUTUAL INSURANCE CO	\$100,633	0.02	0	0
BUCKEYE UNION INSURANCE COMPANY	\$165	0.00	0	0
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	\$12,460	0.00	0	0
CALIFORNIA CASUALTY INSURANCE CO	\$8,552	0.00	0	0
CAMERON MUTUAL INSURANCE COMPANY	\$11,416,439	1.83	41	137

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 HOMEOWNERS, FARMOWNERS, PERSONAL FIRE & ALLIED INSURANCE

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
CASUALTY RECIPROCAL EXCHANGE	\$52,888	0.01	0	0
CENTENNIAL INSURANCE COMPANY	\$166,386	0.03	0	0
CENTURY-NATIONAL INSURANCE COMPANY	\$2,449	0.00	0	0
CHARTER OAK FIRE INSURANCE CO THE	\$246,349	0.04	1	155
CHURCH INSURANCE CO THE	\$148,045	0.02	0	0
CHURCH MUTUAL INSURANCE COMPANY	\$105,117	0.02	0	0
CINCINNATI CASUALTY COMPANY THE	\$801	0.00	0	0
CINCINNATI INDEMNITY COMPANY INC	\$2,054	0.00	0	0
CINCINNATI INS CO THE	\$1,128,277	0.18	0	0
CITIZENS INSURANCE COMPANY OF AMERICA	\$1,347,266	0.22	1	28
CLARENDON NATIONAL INS CO	\$66,211	0.01	0	0
COLONIAL PENN INSURANCE COMPANY	\$203,386	0.03	1	188
COLUMBIA MUTUAL INSURANCE CO	\$7,500,641	1.20	32	163
COLUMBIA NATIONAL INSURANCE COMPANY	\$2,057,727	0.33	2	37
COMMERCE AND INDUSTRY INSURANCE CO	\$1,722,651	0.28	0	0
COMMERCIAL UNION INSURANCE COMPANY	\$1,300,577	0.21	4	118
CONTINENTAL CASUALTY COMPANY*	\$747,121	0.12	5	256
CONTINENTAL INSURANCE COMPANY THE*	\$4,409,866	0.71	3	26
CONTINENTAL WESTERN INSURANCE CO	\$440,497	0.07	1	87
COREGIS INSURANCE COMPANY	\$41,787	0.01	0	0
COUNTRY CASUALTY INS CO	\$31	0.00	0	0
COUNTRY MUTUAL INSURANCE COMPANY	\$1,007,267	0.16	2	76
DEPOSITORS INSURANCE COMPANY	\$419,000	0.07	4	365
DIAMOND STATE INSURANCE COMPANY	\$37,235	0.01	0	0
ECONOMY FIRE & CASUALTY COMPANY	\$1,610,562	0.26	4	95
ECONOMY PREFERRED INSURANCE COMPANY	\$3,851,190	0.62	12	119
ECONOMY PREMIER ASSURANCE COMPANY	\$28,049	0.00	0	0
ELECTRIC INSURANCE COMPANY	\$39,327	0.01	0	0
EMCASCO INSURANCE COMPANY	\$203,763	0.03	0	0
EMPLOYERS FIRE INSURANCE COMPANY	\$1,082,123	0.17	4	141
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$251	0.00	0	0
EMPLOYERS MUTUAL CASUALTY COMPANY	\$100,149	0.02	0	0
EQUITY MUTUAL INSURANCE COMPANY	\$1,084,099	0.17	6	212
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$21,012,978	3.37	50	91
FARMERS ALLIANCE MUTUAL INS CO	\$2,143,694	0.34	6	107
FARMERS AND MERCHANTS INSURANCE CO	\$6,660,475	1.07	27	155
FARMERS INSURANCE EXCHANGE	\$4,569,761	0.73	13	109
FARMERS MUTUAL HAIL INS CO OF IOWA	\$75,625	0.01	0	0
FARMLAND MUTUAL INSURANCE COMPANY	\$524,934	0.08	3	219
FEDERAL INSURANCE COMPANY	\$1,121,565	0.18	0	0
FEDERATED MUTUAL INSURANCE COMPANY	\$562,603	0.09	1	68
FEDERATED RURAL ELECTRIC INS CORP	\$449,535	0.07	0	0
FIDELITY & GUARANTY INS UNDERWRITERS	\$1,690	0.00	0	0
FIDELITY AND CASUALTY CO OF NY*	\$863,650	0.14	0	0
FIDELITY AND GUARANTY INSURANCE COMPANY	\$857,601	0.14	1	45
FIRE INSURANCE EXCHANGE	\$13,745,970	2.20	36	100
FIREMANS FUND INSURANCE COMPANY	\$2,981,005	0.48	3	38
FIREMENS INS CO OF NEWARK NEW JERSEY	\$17,218	0.00	0	0
FIRST EXCESS AND REINSURANCE CORP	\$6,016	0.00	0	0
FIRST FINANCIAL INSURANCE COMPANY	\$14,721	0.00	0	0
FLORISTS MUTUAL INSURANCE COMPANY	\$2,428	0.00	0	0
FAN NATIONAL INSURANCE COMPANY	\$1,471	0.00	0	0
GENERAL ACCIDENT INS CO OF AMERICA	\$657,158	0.11	6	349
GENERAL CASUALTY CO OF WISCONSIN	\$1,381,596	0.22	6	166
GLENS FALLS INSURANCE COMPANY THE	\$208,573	0.03	0	0
GOVERNMENT EMPLOYEES INSURANCE CO	\$381,062	0.06	7	703
GRAIN DEALERS MUTUAL INSURANCE CO	\$153,050	0.02	0	0
GRANITE STATE INSURANCE COMPANY	\$522	0.00	0	0
GREAT AMERICAN INSURANCE COMPANY	\$7,804	0.00	0	0
GREAT NORTHERN INSURANCE COMPANY	\$323,218	0.05	0	0

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 HOMEOWNERS, FARMOWNERS, PERSONAL FIRE & ALLIED INSURANCE

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
GREAT PACIFIC INSURANCE COMPANY	\$23,608	0.00	0	0
GRINNELL MUTUAL REINSURANCE COMPANY	\$39,622	0.01	3	2896
HANOVER INSURANCE COMPANY THE	\$427,482	0.07	9	805
HARTFORD CASUALTY INS CO	\$412,942	0.07	4	371
HARTFORD FIRE INSURANCE COMPANY	\$808,920	0.13	1	47
HARTFORD UNDERWRITERS INSURANCE CO	\$6,037,437	0.97	9	57
HAWKEYE SECURITY INSURANCE COMPANY	\$401,284	0.06	6	572
HIGHLANDS INSURANCE COMPANY	\$367	0.00	0	0
HORACE MANN INSURANCE COMPANY	\$373,461	0.06	2	205
ILLINOIS NATIONAL INSURANCE COMPANY	\$166,592	0.03	0	0
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$134,378	0.02	0	0
INDIANA LUMBERMENS MUTUAL INS CO	\$97,195	0.02	0	0
INSURANCE CO OF THE STATE OF PA	\$230,554	0.04	0	0
INSURANCE COMPANY OF NORTH AMERICA	\$25,714	0.00	0	0
INSURANCE COMPANY OF THE PRAIRIE STATES	\$358,169	0.06	1	107
INSURANCE COMPANY OF THE WEST	\$715	0.00	0	0
JEFFERSON INSURANCE CO OF NEW YORK	\$276,152	0.04	4	554
KANSAS CITY FIRE & MARINE INS CO	\$85,962	0.01	0	0
LIBERTY MUTUAL FIRE INSURANCE CO	\$5,446,457	0.87	22	155
LITITZ MUTUAL INSURANCE COMPANY	\$1,372,406	0.22	10	279
LUMBERMENS MUTUAL CASUALTY CO	\$4,455	0.00	0	0
LYNDON PROPERTY INSURANCE COMPANY	\$97,445	0.02	0	0
MARKEL AMERICAN INSURANCE COMPANY	\$8,033	0.00	0	0
MARKEL INSURANCE COMPANY	\$109,071	0.02	0	0
MARYLAND CASUALTY COMPANY	\$599,422	0.10	15	957
MASSACHUSETTS BAY INS CO	\$712,142	0.11	2	107
MENDOTA INSURANCE COMPANY	\$132,496	0.02	1	289
MERASTAR INSURANCE COMPANY	\$8,892	0.00	0	0
METROPOLITAN GROUP PROP & CAS INS CO	\$213,616	0.03	0	0
METROPOLITAN PROPERTY & CASUALTY INS CO	\$4,053,526	0.65	42	396
MICHIGAN MUTUAL INSURANCE COMPANY	\$504,781	0.08	1	76
MID CENTURY INSURANCE COMPANY	\$23,448,702	3.76	86	140
MIDWEST MUTUAL INSURANCE CO	\$30,390	0.00	0	0
MILLERS CLASSIFIED INSURANCE COMPANY	\$2,173,279	0.35	11	194
MILLERS MUTUAL INSURANCE ASSOCIATION	\$3,268,441	0.52	19	222
MINNESOTA FIRE AND CASUALTY COMPANY	\$313,896	0.05	2	244
MISSOURI PROPERTY INS PLACEMENT FACILIT	\$3,563,150	0.57	36	386
MUTUAL FIRE AND STORM INSURANCE CO	\$14,888	0.00	0	0
NATIONAL AMERICAN INSURANCE COMPANY	\$4,270	0.00	0	0
NATIONAL CASUALTY COMPANY*	\$1,258,790	0.20	8	243
NATIONAL FARMERS UNION PRO & CAS CO	\$86	0.00	0	0
NATIONAL FARMERS UNION STANDARD INS CO	\$61,428	0.01	0	0
NATIONAL FIRE INS CO OF HARTFORD	\$56,825	0.01	1	673
NATIONAL GENERAL INS CO	\$311,614	0.05	0	0
NATIONAL SURETY CORPORATION	\$21,350	0.00	0	0
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$258,326	0.04	0	0
NATIONWIDE AGRIBUSINESS INS CO	\$4,534	0.00	0	0
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$462,986	0.07	0	0
NEW HAMPSHIRE INSURANCE COMPANY	\$373,832	0.06	0	0
NIAGARA FIRE INSURANCE COMPANY	\$17,529	0.00	0	0
NORTH RIVER INSURANCE COMPANY THE*	\$3,340	0.00	0	0
NORTHERN ASSURANCE CO OF AMERICA	\$1,194,632	0.19	1	32
NORTHERN INSURANCE CO OF NEW YORK	\$78,705	0.01	0	0
NORTHLAND INSURANCE COMPANY	\$394,931	0.06	3	291
OHIO CASUALTY INSURANCE COMPANY	\$803,280	0.13	4	190
OLD RELIABLE CASUALTY COMPANY	\$3,376,696	0.54	27	306
OMAHA PROPERTY AND CASUALTY INS CO	\$459,037	0.07	5	417
PACIFIC EMPLOYERS INSURANCE COMPANY	\$70,687	0.01	0	0
PACIFIC INDEMNITY COMPANY	\$2,340,755	0.37	0	0
PENN AMERICA INS CO	\$27,232	0.00	0	0

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 HOMEOWNERS, FARMOWNERS, PERSONAL FIRE & ALLIED INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

	(1)	(2)	(3)	(4)
COMPANY	PREMIUM WRITTEN (3 YR AVE)	MARKET SHARE (3 YR AVE)	3 YEAR COMPLAINTS	3 YEAR COMPLAINT INDEX
PENNSYLVANIA GENERAL INSURANCE CO	\$1,194,585	0.19	0	0
PHARMACISTS MUTUAL INSURANCE COMPANY	\$252,902	0.04	0	0
PHOENIX INSURANCE COMPANY THE	\$442,640	0.07	2	173
PLAINS INSURANCE COMPANY	\$525	0.00	0	0
PREFERRED AMERICA INSURANCE COMPANY	\$678,053	0.11	10	564
PREFERRED RISK MUTUAL INSURANCE CO	\$1,106,605	0.18	7	242
PROGRESSIVE CASUALTY INSURANCE CO	\$273	0.00	2	N/A
PROTECTION MUTUAL INSURANCE COMPANY	\$2,742,177	0.44	0	0
PROVIDIAN AUTO AND HOME INSURANCE CO	\$21,014	0.00	0	0
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$4,738,382	0.76	24	194
RANGER INSURANCE COMPANY	\$16,138	0.00	1	2370
REDLAND INSURANCE COMPANY	\$1,814,014	0.29	3	63
REGENT INSURANCE COMPANY	\$228,412	0.04	1	167
REPUBLIC INSURANCE COMPANY	\$491,913	0.08	6	467
ROCKFORD MUTUAL INSURANCE COMPANY	\$179,799	0.03	0	0
SAFECO INSURANCE CO OF AMERICA	\$18,722,791	3.00	28	57
SAVERS PROPERTY & CASUALTY INS CO	\$5,831	0.00	0	0
SECURA INSURANCE A MUTUAL COMPANY	\$4,014,555	0.64	15	143
SECURITY NATIONAL INSURANCE COMPANY	\$231,780	0.04	1	165
SENTRY INSURANCE A MUTUAL COMPANY	\$1,076,541	0.17	7	249
SHELTER GENERAL INS CO	\$1,770,034	0.28	5	108
SHELTER MUTUAL INSURANCE CO	\$49,512,437	7.93	86	66
ST PAUL FIRE & MARINE INSURANCE CO	\$0	0.00	1	N/A
ST PAUL GUARDIAN INSURANCE COMPANY	\$2,431,563	0.39	3	47
STANDARD FIRE INSURANCE CO	\$1,040,962	0.17	4	147
STATE AUTO PROPERTY & CASUALTY INS CO	\$3,319,562	0.53	7	81
STATE AUTOMOBILE MUTUAL INS CO	\$345,530	0.06	1	111
STATE FARM FIRE AND CASUALTY CO	\$135,044,940	21.63	264	75
STATE FARM GENERAL INSURANCE CO	\$9,552,663	1.53	19	76
TEACHERS INSURANCE COMPANY	\$128,156	0.02	0	0
TEXAS GENERAL INDEMNITY COMPANY	\$1,989	0.00	0	0
FIG COUNTRYWIDE INSURANCE COMPANY	\$261,175	0.04	0	0
FIG INSURANCE COMPANY	\$60,876	0.01	2	1257
FIG PREMIER INSURANCE COMPANY	\$660,032	0.11	1	58
FOKIO MARINE AND FIRE INS CO LTD (US BR	\$1,418	0.00	0	0
FRADERS INSURANCE COMPANY	\$395,309	0.06	0	0
FRANSCONTINENTAL INSURANCE COMPANY	\$799	0.00	0	0
TRAVELERS INDEMNITY CO OF AMERICA	\$136,935	0.02	0	0
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$352,632	0.06	0	0
TRAVELERS INDEMNITY CO OF ILLINOIS	\$86,370	0.01	0	0
TRAVELERS INDEMNITY COMPANY	\$162,080	0.03	0	0
FRI STATE INSURANCE COMPANY	\$416,478	0.07	0	0
FRINITY UNIVERSAL INS CO OF KANSAS INC	\$91,524	0.01	0	0
FRINITY UNIVERSAL INSURANCE COMPANY	\$35,873	0.01	2	2133
FRUSTGARD INSURANCE COMPANY	\$295,290	0.05	4	518
FWIN CITY FIRE INS CO	\$276,850	0.04	0	0
UNION INSURANCE CO OF PROVIDENCE	\$334,261	0.05	6	687
UNITED CASUALTY INSURANCE CO OF AMERICA	\$633,988	0.10	4	241
UNITED FIRE AND CASUALTY COMPANY	\$505,088	0.08	4	303
UNITED SECURITY INSURANCE COMPANY	\$308,443	0.05	0	0
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$7,179,998	1.15	0	0
UNITED STATES FIDELITY & GUARANTY CO	\$799,047	0.13	15	718
UNIVERSAL FIRE & CASUALTY INS CO	\$395,342	0.06	1	97
JSAA CASUALTY INSURANCE COMPANY	\$1,716,166	0.27	5	111
JTICA MUTUAL INSURANCE COMPANY	\$363	0.00	0	0
JALIAN INS CO	\$1,291,103	0.21	2	59
JALLEY FORGE INSURANCE COMPANY	\$188,919	0.03	1	202
JANGUARD INSURANCE COMPANY	\$361,712	0.06	3	317
JESTA FIRE INSURANCE CORP	\$35,021	0.01	0	0
JIGILANT INSURANCE COMPANY	\$4,430,059	0.71	2	17

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 HOMEOWNERS, FARMOWNERS, PERSONAL FIRE & ALLIED INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
WEST AMERICAN INSURANCE COMPANY	\$1,210,751	0.19	5	158
WESTCHESTER FIRE INSURANCE COMPANY	\$82,874	0.01	0	0
YASUDA FIRE & MARINE INS CO OF AMER TH	\$148	0.00	0	0
	=====	=====	=====	
	\$624,275,375	100.0	1632	

Total Accident & Health

Complaint Indices

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL ACCIDENT & HEALTH INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AAA LIFE INS CO	\$18,662	0.00	1	4217
ACACIA MUTUAL LIFE INSURANCE CO	\$574	0.00	0	0
ACADEMY LIFE INSURANCE CO*	\$195,937	0.01	0	0
ADVANCE INSURANCE COMPANY	\$8,439	0.00	0	0
AETNA LIFE INS AND ANNUITY CO*	\$5,783	0.00	0	0
AETNA LIFE INSURANCE COMPANY*	\$34,044,266	1.31	37	86
AID ASSOCIATION FOR LUTHERANS	\$5,339,782	0.21	0	0
AIG LIFE INSURANCE COMPANY	\$2,633,663	0.10	4	120
ALEXANDER HAMILTON LIFE INS CO AMERICA	\$602,442	0.02	0	0
ALL AMERICAN LIFE INSURANCE COMPANY*	\$131,761	0.01	3	1792
ALLIANZ LIFE INS CO OF NORTH AMERICA*	\$4,042,435	0.16	3	58
ALLIED LIFE INS CO	\$86,654	0.00	0	0
ALLMERICA FINANCIAL LIFE INS & ANNUITY	\$664,300	0.03	0	0
ALLSTATE LIFE INS CO OF NEW YORK	\$590	0.00	0	0
ALLSTATE LIFE INSURANCE COMPANY	\$2,466,932	0.09	4	128
AMERICAN AUTOMOBILE INSURANCE CO	\$109,132	0.00	3	2164
AMERICAN BANKERS INS CO OF FLORIDA	\$1,990,866	0.08	3	119
AMERICAN BANKERS LIFE ASSUR OF FLORIDA	\$4,970,097	0.19	8	127
AMERICAN CASUALTY CO OF READING PA	\$35,200	0.00	0	0
AMERICAN CHAMBERS LIFE INSURANCE COMPAN	\$1,302,122	0.05	9	544
AMERICAN COMMUNITY MUTUAL INSURANCE CO	\$203,359	0.01	2	774
AMERICAN CONTINENTAL INSURANCE CO	\$2,469,351	0.10	0	0
AMERICAN CONTINENTAL LIFE INS CO	\$1,839	0.00	2	85580
AMERICAN CREDITORS LIFE INS CO	\$59,226	0.00	0	0
AMERICAN EMPLOYERS INSURANCE CO	\$221	0.00	0	0
AMERICAN FAMILY LIFE ASSUR CO GA	\$11,281,021	0.43	14	98
AMERICAN FAMILY LIFE INSURANCE CO	\$28,062	0.00	3	8414
AMERICAN FAMILY MUTUAL INS CO	\$36,974,362	1.42	58	123
AMERICAN FIDELITY & LIBERTY INS CO	\$20,033	0.00	0	0
AMERICAN FIDELITY ASSURANCE COMPANY	\$2,469,615	0.10	3	96
AMERICAN FOUNDERS LIFE INSURANCE CO*	\$1,108	0.00	0	0
AMERICAN FRANKLIN LIFE INS CO THE	\$17,618	0.00	0	0
AMERICAN GENERAL LIFE & ACCIDENT INS CO	\$2,970,611	0.11	11	291
AMERICAN GENERAL LIFE INS CO NY	\$73	0.00	0	0
AMERICAN GENERAL LIFE INSURANCE CO	\$512	0.00	1	N/A
AMERICAN HARDWARE MUTUAL INS CO	\$14,543	0.00	0	0
AMERICAN HEALTH & LIFE INSURANCE CO	\$965,526	0.04	0	0
AMERICAN HERITAGE LIFE INSURANCE CO	\$1,225,419	0.05	1	64
AMERICAN HOME ASSURANCE COMPANY	\$104,878	0.00	0	0
AMERICAN HOME LIFE INSURANCE CO	\$4,013	0.00	0	0
AMERICAN INCOME LIFE INSURANCE CO	\$1,235,652	0.05	4	255
AMERICAN INSURANCE CO OF TEXAS*	\$202,081	0.01	4	1558
AMERICAN INTERNATIONAL LIFE ASSUR OF NY	\$5,192	0.00	1	15158
AMERICAN LIFE & HEALTH INS CO	\$130,982	0.01	0	0
AMERICAN LIFE INSURANCE CO OF NY	\$208,817	0.01	0	0
AMERICAN MEMORIAL LIFE INSURANCE CO	\$10,179	0.00	1	7732
AMERICAN MODERN LIFE INS CO	\$12,595	0.00	0	0
AMERICAN NATIONAL INSURANCE COMPANY*	\$2,848,901	0.11	8	221
AMERICAN NATIONAL LIFE INS OF TX	\$1,351,596	0.05	16	932
AMERICAN NETWORK INSURANCE COMPANY	\$67,378	0.00	0	0
AMERICAN PIONEER LIFE INSURANCE COMPANY	\$233,252	0.01	0	0
AMERICAN PROGRESSIVE L & H INS CO OF NY	\$33,443	0.00	0	0
AMERICAN PUBLIC LIFE INSURANCE CO	\$165,305	0.01	0	0
AMERICAN RELIABLE INSURANCE COMPANY	\$232,457	0.01	0	0
AMERICAN REPUBLIC INSURANCE COMPANY	\$15,009,406	0.58	22	115
AMERICAN SECURITY INSURANCE COMPANY	\$1,269,599	0.05	0	0
AMERICAN STATES INSURANCE COMPANY*	\$367,856	0.01	3	642
AMERICAN STATES LIFE INSURANCE CO	\$7,506	0.00	1	10486
AMERICAN TRAVELLERS LIFE INS CO	\$7,115,414	0.27	24	265
AMERICAN UNDERWRITERS LIFE INSURANCE CO	\$301,804	0.01	1	261

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL ACCIDENT & HEALTH INSURANCE

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AMERICAN UNION LIFE INSURANCE CO	\$25,795	0.00	0	0
AMERICAN UNITED LIFE INSURANCE CO	\$2,418,303	0.09	0	0
AMERITAS LIFE INSURANCE CORP	\$2,483,443	0.10	1	32
AMERUS LIFE INSURANCE COMPANY	\$73,408	0.00	0	0
AMEX ASSURANCE COMPANY	\$451,342	0.02	0	0
ANTHEM HEALTH & LIFE INSURANCE COMPANY	\$11,026,844	0.42	13	93
ANTHEM LIFE INS CO OF INDIANA	\$870,371	0.03	1	90
ANTHEM LIFE INSURANCE COMPANY	\$2,500,803	0.10	2	63
ARCADIA NATIONAL LIFE INSURANCE CO	\$259,098	0.01	0	0
ASSOCIATES FINANCIAL LIFE INS CO	\$945,094	0.04	1	83
ASSOCIATES INSURANCE COMPANY	\$1,058	0.00	0	0
ASSURED LIFE ASSOCIATION	\$2	0.00	0	0
ATLANTA LIFE INSURANCE COMPANY	\$42,749	0.00	0	0
ATLAS LIFE INSURANCE COMPANY*	\$183	0.00	0	0
AUSA LIFE INSURANCE COMPANY INC	\$579	0.00	0	0
AUTO CLUB LIFE INS CO	\$176,707	0.01	2	891
AUTO OWNERS LIFE INSURANCE COMPANY	\$58,634	0.00	0	0
BALBOA LIFE INSURANCE COMPANY	\$621,071	0.02	1	127
BALTIMORE LIFE INS CO THE	\$8	0.00	0	0
BANKERS COMMERCIAL LIFE INS CO	\$306,017	0.01	10	2572
BANKERS FIDELITY LIFE INSURANCE CO	\$1,364,524	0.05	4	231
BANKERS LIFE AND CASUALTY COMPANY	\$44,682,271	1.72	66	116
BANKERS MULTIPLE LINE INSURANCE CO	\$436,434	0.02	2	361
BANKERS UNITED LIFE ASSURANCE CO	\$4,879,595	0.19	2	32
BANNER LIFE INS CO	\$450	0.00	0	0
BCS INSURANCE COMPANY	\$270,450	0.01	0	0
BCS LIFE INSURANCE COMPANY	\$143,343	0.01	0	0
BENCHMARK INSURANCE COMPANY	\$8,229,471	0.32	3	29
BENEFICIAL STANDARD LIFE INS CO*	\$386,898	0.01	1	203
BENICORP INSURANCE COMPANY	\$112,938	0.00	0	0
BERKSHIRE LIFE INSURANCE COMPANY	\$80,055	0.00	0	0
BEST LIFE ASSURANCE CO OF CALIFORNIA	\$385,168	0.01	1	204
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	\$285,118,173	10.97	139	38
BLUE CROSS & BLUE SHIELD OF MO	\$367,132,482	14.13	645	138
BOATMENS LIFE INSURANCE COMPANY	\$582,276	0.02	0	0
BOSTON MUTUAL LIFE INSURANCE COMPANY	\$3,159,777	0.12	2	50
BROKERS NATIONAL LIFE ASSURANCE COMPANY	\$209,075	0.01	0	0
BROTHERHOOD MUTUAL INSURANCE CO	\$195,012	0.01	0	0
BUSINESS MENS ASSURANCE CO OF AMERICA	\$13,968,560	0.54	11	62
CAMBRIDGE LIFE INSURANCE COMPANY	\$24,892	0.00	0	0
CAMERON LIFE INSURANCE COMPANY	\$29,988	0.00	0	0
CANADA LIFE ASSURANCE COMPANY	\$89,777	0.00	0	0
CAPITAL SECURITY LIFE INSURANCE COMPANY	\$8	0.00	0	0
CAPITOL AMERICAN LIFE INSURANCE COMPANY	\$10,949,000	0.42	22	158
CATHOLIC KNIGHTS OF AMERICA THE	\$11,026	0.00	0	0
CELTIC LIFE INSURANCE COMPANY	\$1,484,642	0.06	5	265
CENTENNIAL LIFE INSURANCE COMPANY THE	\$2,568,165	0.10	5	153
CENTRAL BENEFITS NATIONAL LIFE INS CO	\$2,370,598	0.09	5	166
CENTRAL NATIONAL LIFE INS OF OMAHA	\$1,060,817	0.04	0	0
CENTRAL RESERVE LIFE INSURANCE COMPANY	\$8,411,887	0.32	24	225
CENTRAL SECURITY LIFE INSURANCE CO	\$129,891	0.00	1	606
CENTRAL STATES HEALTH & LIFE CO	\$2,702,287	0.10	2	58
CENTRAL STATES INDEMNITY CO OF OMAHA	\$2,337,743	0.09	0	0
CENTRAL UNITED LIFE INSURANCE CO*	\$530,060	0.02	2	297
CENTURION LIFE INSURANCE COMPANY	\$1,733,843	0.07	0	0
CENTURY LIFE ASSURANCE COMPANY	\$163,266	0.01	0	0
CERTIFIED LIFE INS CO	\$73,183	0.00	0	0
CHEROKEE NATIONAL LIFE INSURANCE COMPAN	\$166,985	0.01	1	471
CHESAPEAKE LIFE INSURANCE COMPANY THE*	\$56,641	0.00	0	0
CHRISTIAN FIDELITY LIFE INSURANCE CO	\$12,290,398	0.47	14	90

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
CHUBB COLONIAL LIFE INSURANCE COMPANY	\$9,070,326	0.35	14	121
CHUBB LIFE INS CO OF AM	\$247,913	0.01	6	1905
CINCINNATI LIFE INSURANCE COMPANY THE	\$8,304	0.00	0	0
CITICORP LIFE INSURANCE CO	\$151,751	0.01	5	2593
CITIZENS SECURITY LIFE INS CO	\$260,890	0.01	0	0
COLONIAL LIFE & ACCIDENT INS CO	\$5,806,033	0.22	6	81
COLONIAL PENN FRANKLIN INSURANCE CO	\$267,317	0.01	1	294
COLONIAL PENN INSURANCE COMPANY	\$167	0.00	0	0
COLONIAL PENN LIFE INSURANCE CO	\$1,798,190	0.07	0	0
COLUMBIA UNIVERSAL LIFE INS CO	\$50,444	0.00	0	0
COLUMBIAN MUTUAL LIFE INSURANCE CO	\$181	0.00	0	0
COLUMBUS LIFE INSURANCE CO	\$3,532	0.00	0	0
COMBINED INSURANCE CO OF AMERICA	\$19,674,682	0.76	74	296
COMMERCIAL TRAVELERS MUTUAL INS CO	\$212,527	0.01	0	0
COMMERCIAL UNION LIFE INS CO OF AMERICA	\$129,864	0.00	0	0
COMMONWEALTH LIFE INSURANCE COMPANY	\$114,864	0.00	2	1370
COMMONWEALTH NATIONAL LIFE INS CO	\$2,690,259	0.10	2	59
COMPANION LIFE INSURANCE COMPANY*	\$103,280	0.00	1	762
CONGRESS LIFE INSURANCE COMPANY	\$29,388	0.00	0	0
CONNECTICUT GENERAL LIFE INS CO	\$33,821,019	1.30	22	51
CONNECTICUT NATIONAL LIFE INS CO*	\$7,939	0.00	0	0
CONSUMERS LIFE INSURANCE COMPANY	\$2,630	0.00	0	0
CONTINENTAL ASSURANCE COMPANY	\$74,143,618	2.85	10	11
CONTINENTAL CASUALTY COMPANY*	\$20,999,097	0.81	39	146
CONTINENTAL GENERAL INSURANCE CO	\$2,136,766	0.08	3	111
CONTINENTAL INSURANCE COMPANY THE*	\$6,276,423	0.24	0	0
CONTINENTAL LIFE AND ACCIDENT CO*	\$1,911,198	0.07	17	700
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	\$1,856,469	0.07	7	297
CONTINENTAL LIFE INSURANCE COMPANY	\$70,457	0.00	0	0
CONTINENTAL WESTERN LIFE INS CO	\$14,902	0.00	0	0
COUNTRY LIFE INSURANCE COMPANY	\$681,064	0.03	2	231
COVENTRY HEALTH AND LIFE INSURANCE CO	\$1,900,473	0.07	5	207
COX HEALTH SYSTEMS INSURANCE COMPANY	\$3,527,722	0.14	2	45
CROATIAN CATHOLIC UNION OF USA	\$59	0.00	0	0
CROATIAN FRATERNAL UNION OF AMERICA	\$3,154	0.00	0	0
CROWN LIFE INSURANCE COMPANY*	\$214,576	0.01	0	0
CSA FRATERNAL LIFE	\$158	0.00	0	0
CUNA MUTUAL INSURANCE SOCIETY	\$7,511,085	0.29	10	105
CUNA MUTUAL LIFE INSURANCE COMPANY	\$9,179	0.00	0	0
EBPLIFE INSURANCE COMPANY	\$709,511	0.03	0	0
EMPIRE GENERAL LIFE ASSURANCE CORP	\$18,123	0.00	0	0
EMPLOYEES LIFE COMPANY (MUTUAL)	\$4,210	0.00	0	0
EMPLOYERS HEALTH INSURANCE COMPANY*	\$6,611,553	0.25	9	107
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$3,895,240	0.15	4	81
EMPLOYERS LIFE INS CO OF WAUSAU	\$2,981	0.00	0	0
EMPLOYERS MODERN LIFE COMPANY	\$26,970	0.00	1	2918
EMPLOYERS REASSURANCE CORPORATION	\$67,132	0.00	0	0
EMPLOYERS REINSURANCE CORPORATION	\$2,682,054	0.10	0	0
EPIC LIFE INSURANCE COMPANY THE	\$1,469,645	0.06	2	107
EQUITABLE LIFE & CASUALTY INS CO	\$15,497,441	0.60	8	41
EQUITABLE LIFE ASSUR SOCIETY OF THE US	\$1,594,904	0.06	0	0
EQUITABLE LIFE INSURANCE CO OF IOWA	\$9,056	0.00	0	0
EQUITABLE RESERVE ASSOCIATION	\$356	0.00	0	0
ERC LIFE REINSURANCE CORPORATION	\$46,318	0.00	0	0
FAMILY BENEFIT LIFE INSURANCE CO	\$4,543	0.00	0	0
FAMILY HERITAGE LIFE INS CO OF AMERICA	\$79,347	0.00	0	0
FAMILY LIFE INSURANCE COMPANY*	\$50,789	0.00	0	0
FARM BUREAU LIFE INS CO OF MISSOURI	\$180,197	0.01	0	0
FARMERS MUTUAL HAIL INS CO OF IOWA	\$625	0.00	0	0
FARMERS NEW WORLD LIFE INSURANCE CO	\$5,050	0.00	0	0

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
FEDERAL HOME LIFE INSURANCE COMPANY*	\$300,951	0.01	0	0
FEDERAL INSURANCE COMPANY	\$3,530,304	0.14	2	45
FEDERAL LIFE INSURANCE CO MUTUAL	\$1,494	0.00	0	0
FEDERATED LIFE INSURANCE COMPANY	\$264,299	0.01	0	0
FEDERATED MUTUAL INSURANCE COMPANY	\$6,167,346	0.24	8	102
FIDELITY SECURITY LIFE INSURANCE CO*	\$3,589,858	0.14	6	132
FIRST ALLMERICA FINANCIAL LIFE INS CO	\$8,989,352	0.35	4	35
FIRST COLONY LIFE INSURANCE COMPANY	\$142	0.00	0	0
FIRST PROVIDIAN LIFE & HEALTH INS CO	\$105,445	0.00	0	0
FORT DEARBORN LIFE INS CO	\$131,518	0.01	0	0
FORTIS BENEFITS INSURANCE COMPANY	\$40,607,276	1.56	33	64
FORUM INSURANCE COMPANY	\$275,721	0.01	4	1142
FRANKLIN LIFE INSURANCE COMPANY	\$1,567,354	0.06	0	0
FREEDOM LIFE INS CO OF AMERICA	\$333,754	0.01	0	0
FRONTIER NATIONAL LIFE INSURANCE CO	\$650	0.00	0	0
GENERAL AMERICAN LIFE INSURANCE CO	\$36,207,781	1.39	26	57
GENERAL ELECTRIC CAPITAL ASSUR CO	\$5,111,659	0.20	1	15
GENERAL FIDELITY LIFE INSURANCE CO	\$149,597	0.01	0	0
GENERAL LIFE INSURANCE COMPANY	\$2,823	0.00	0	0
GERBER LIFE INSURANCE COMPANY	\$1,795,849	0.07	1	44
GLOBE LIFE AND ACCIDENT INS CO	\$1,323,639	0.05	8	476
GOLDEN RULE INSURANCE COMPANY	\$13,970,517	0.54	37	208
GOVERNMENT EMPLOYEES INSURANCE CO	\$5,137	0.00	0	0
GREAT AMERICAN LIFE INSURANCE CO	\$3,522	0.00	0	0
GREAT AMERICAN RESERVE INS CO	\$250,617	0.01	0	0
GREAT SOUTHERN LIFE INSURANCE CO	\$36,994	0.00	0	0
GREAT WEST LIFE & ANNUITY INS CO*	\$4,363,931	0.17	8	144
GREAT WEST LIFE ASSURANCE COMPANY*	\$170,864	0.01	2	921
GRINNELL LIFE INSURANCE COMPANY	\$3,879	0.00	0	0
GUARANTEE LIFE INSURANCE COMPANY	\$3,507,169	0.13	6	135
GUARANTEE RESERVE LIFE INSURANCE CO	\$51,035	0.00	1	1542
GUARANTEE TRUST LIFE INSURANCE CO*	\$5,464,383	0.21	19	274
GUARANTY NATIONAL LIFE INSURANCE CO	\$32	0.00	0	0
GUARDIAN LIFE INSURANCE CO OF AMERICA	\$39,803,917	1.53	40	79
GULF INSURANCE COMPANY	\$832,761	0.03	0	0
HARTFORD FIRE INSURANCE COMPANY	\$1,327,806	0.05	0	0
HARTFORD LIFE AND ACCIDENT INS CO*	\$7,219,598	0.28	4	44
HARTFORD LIFE INSURANCE COMPANY	\$2,239,840	0.09	4	141
HARVEST LIFE INSURANCE COMPANY THE	\$2,247,110	0.09	16	560
HEALTH AND LIFE INSURANCE CO OF AMERICA	\$70,151	0.00	0	0
HEALTHY ALLIANCE LIFE INSURANCE CO	\$206,119,376	7.93	168	64
HERITAGE LIFE INSURANCE COMPANY	\$246,431	0.01	2	639
HORACE MANN LIFE INSURANCE COMPANY	\$1,764,149	0.07	1	45
HOUSEHOLD LIFE INSURANCE COMPANY	\$362,772	0.01	0	0
HUMANA INSURANCE COMPANY	\$49,184,997	1.89	36	58
IDEALIFE INSURANCE COMPANY	\$928,829	0.04	0	0
IDS LIFE INSURANCE COMPANY	\$2,338,501	0.09	0	0
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	\$1,316,137	0.05	1	60
INDEPENDENT ORDER OF FORESTERS THE	\$17,288	0.00	0	0
INDIANAPOLIS LIFE INSURANCE CO	\$83,297	0.00	0	0
INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	\$880,385	0.03	0	0
INDUSTRIAL CASUALTY INSURANCE COMPANY	\$1,851	0.00	0	0
INSURANCE CO OF THE STATE OF PA	\$290,103	0.01	0	0
INSURANCE COMPANY OF NORTH AMERICA	\$266,145	0.01	2	591
INTERCONTINENTAL LIFE INSURANCE CO	\$1,514	0.00	0	0
INVESTORS HERITAGE LIFE INSURANCE CO	\$10,449	0.00	0	0
INVESTORS INSURANCE CORPORATION	\$9,812	0.00	0	0
INVESTORS LIFE INS CO OF NORTH AMERICA	\$7,461	0.00	0	0
ITT HARTFORD LIFE AND ANNUITY INS CO	\$64,436	0.00	2	2443
J C PENNEY CASUALTY INSURANCE CO	\$435,962	0.02	0	0

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
J C PENNEY LIFE INSURANCE COMPANY	\$10,469,682	0.40	17	128
J M I C LIFE INSURANCE COMPANY	\$200,228	0.01	0	0
JEFFERSON PILOT LIFE INS CO	\$1,569,976	0.06	2	100
JOHN ALDEN LIFE INSURANCE CO	\$32,456,026	1.25	37	90
JOHN DEERE INSURANCE COMPANY	\$1,430,859	0.06	0	0
JOHN HANCOCK MUTUAL LIFE INS CO	\$8,146,462	0.31	9	87
KANAWHA INSURANCE COMPANY	\$83,679	0.00	1	941
KANSAS CITY LIFE INSURANCE CO	\$9,523,744	0.37	6	50
KEYPORT LIFE INSURANCE COMPANY	\$35,608	0.00	0	0
KNIGHTS OF COLUMBUS	\$145,536	0.01	0	0
LAFAYETTE LIFE INSURANCE CO THE	\$391,889	0.02	0	0
LAMAR LIFE INSURANCE COMPANY	\$352,992	0.01	3	669
LIBERTY LIFE ASSUR CO OF BOSTON	\$263,678	0.01	4	1194
LIBERTY LIFE INSURANCE COMPANY*	\$839,138	0.03	1	94
LIBERTY MUTUAL INSURANCE COMPANY	\$55,046	0.00	0	0
LIBERTY NATIONAL LIFE INSURANCE CO	\$26,780	0.00	0	0
LIFE & HEALTH INS CO OF AMERICA*	\$221,184	0.01	2	712
LIFE INS CO OF THE SOUTHWEST	\$181	0.00	0	0
LIFE INSURANCE CO OF GEORGIA	\$1,186,408	0.05	1	66
LIFE INSURANCE CO OF NORTH AMERICA	\$14,896,864	0.57	11	58
LIFE INSURANCE COMPANY OF VIRGINIA THE*	\$22,741	0.00	0	0
LIFE INVESTORS INS CO OF AMERICA	\$6,157,939	0.24	8	102
LINCOLN BENEFIT LIFE COMPANY	\$3,287,590	0.13	0	0
LINCOLN HERITAGE LIFE INSURANCE CO*	\$150	0.00	0	0
LINCOLN LIFE AND CASUALTY COMPANY*	\$1,609	0.00	0	0
LINCOLN MUTUAL LIFE INSURANCE CO	\$3,849	0.00	0	0
LINCOLN NATIONAL LIFE INSURANCE CO*	\$3,480,261	0.13	8	181
LINCOLN NATIONAL REASSURANCE CO	\$203	0.00	0	0
LONDON LIFE REINSURANCE COMPANY	\$1,610	0.00	0	0
LONE STAR LIFE INSURANCE COMPANY*	\$679,068	0.03	1	116
LOYAL AMERICAN LIFE INSURANCE CO	\$714,939	0.03	1	110
LUTHERAN BROTHERHOOD	\$904,914	0.03	0	0
LYNDON LIFE INSURANCE COMPANY	\$88,582	0.00	0	0
MADISON NATIONAL LIFE INSURANCE CO INC	\$80,974	0.00	1	972
MAMSI LIFE AND HEALTH INSURANCE CO	\$17,955	0.00	0	0
MARKEL INSURANCE COMPANY	\$136,540	0.01	0	0
MASSACHUSETTS CASUALTY INSURANCE CO	\$425,245	0.02	1	185
MASSACHUSETTS GENERAL LIFE INS CO	\$43,581	0.00	0	0
MASSACHUSETTS MUTUAL LIFE INS CO	\$10,442,616	0.40	7	53
MBL LIFE ASSURANCE CORPORATION	\$99,580	0.00	0	0
MEDICAL LIFE INSURANCE COMPANY	\$78,401	0.00	0	0
MEDICO LIFE INSURANCE COMPANY	\$1,277,459	0.05	4	246
MEGA LIFE AND HEALTH INS CO THE	\$1,002,407	0.04	10	785
MEMBERS LIFE INSURANCE COMPANY	\$1,045	0.00	0	0
MERIT LIFE INSURANCE CO	\$1,565,824	0.06	0	0
METROPOLITAN LIFE INSURANCE COMPANY	\$34,124,587	1.31	31	71
MID CONTINENT LIFE INSURANCE CO	\$1,002	0.00	0	0
MIDAMERICA LIFE INSURANCE COMPANY	\$9,607	0.00	1	8193
MIDLAND LIFE INSURANCE COMPANY THE	\$3,174	0.00	0	0
MIDLAND NATIONAL LIFE INSURANCE CO*	\$1,119	0.00	0	0
MIDWEST NATIONAL LIFE INS CO OF TN	\$786,503	0.03	4	400
MIDWESTERN UNITED LIFE INSURANCE CO*	\$3,529	0.00	0	0
MINNESOTA MUTUAL LIFE INSURANCE CO	\$1,946,743	0.07	2	81
MISSOURI VALLEY LIFE AND HEALTH INS CO	\$33,860,663	1.30	129	300
MODERN WOODMEN OF AMERICA	\$7,700	0.00	0	0
MONTGOMERY WARD INSURANCE COMPANY	\$217,334	0.01	1	362
MONTGOMERY WARD LIFE INSURANCE CO	\$1,578,190	0.06	3	150
MONUMENTAL LIFE INSURANCE COMPANY*	\$3,719,248	0.14	17	360
MOUNTAIN LIFE INSURANCE COMPANY	\$243,205	0.01	0	0
MUTUAL LIFE INSURANCE CO OF NY*	\$668,884	0.03	0	0

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
MUTUAL OF OMAHA INSURANCE COMPANY	\$26,841,717	1.03	47	138
MUTUAL PROTECTIVE INS CO	\$2,449,524	0.09	10	321
MUTUAL TRUST LIFE INSURANCE COMPANY	\$26,391	0.00	0	0
NATIONAL BENEFIT LIFE INSURANCE CO	\$82,260	0.00	0	0
NATIONAL CASUALTY COMPANY*	\$1,129,853	0.04	10	697
NATIONAL FARMERS UNION LIFE INS CO	\$212	0.00	0	0
NATIONAL FIDELITY LIFE INSURANCE CO	\$59,366	0.00	1	1326
NATIONAL FINANCIAL INSURANCE COMPANY	\$681,498	0.03	16	1848
NATIONAL FOUNDATION LIFE INS CO	\$3,063,713	0.12	34	873
NATIONAL FRATERNAL SOCIETY/DEAF	\$65	0.00	0	0
NATIONAL GROUP LIFE INSURANCE COMPANY*	\$4,201,809	0.16	41	768
NATIONAL GUARDIAN LIFE INSURANCE CO	\$22,546	0.00	0	0
NATIONAL HEALTH INS CO	\$1,374,859	0.05	0	0
NATIONAL LIFE INSURANCE COMPANY	\$522,089	0.02	0	0
NATIONAL STATES INSURANCE COMPANY	\$3,292,847	0.13	39	932
NATIONAL TRAVELERS LIFE COMPANY	\$7,696,045	0.30	13	133
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$42,750,416	1.65	1	2
NATIONWIDE LIFE INSURANCE COMPANY	\$4,065,788	0.16	2	39
NATIONWIDE MUTUAL INSURANCE COMPANY	\$37	0.00	0	0
NETWORK AMERICA LIFE INSURANCE COMPANY	\$2,327,019	0.09	8	271
NEW ERA LIFE INS CO OF THE MIDWEST*	\$12,553	0.00	0	0
NEW YORK LIFE INSURANCE COMPANY	\$20,273,437	0.78	9	35
NORTH AMERICAN CO FOR LIFE & HEALTH IN*	\$281	0.00	0	0
NORTH AMERICAN INSURANCE COMPANY	\$124,929	0.00	0	0
NORTH AMERICAN SPECIALTY INS CO	\$68,749	0.00	0	0
NORTH CAROLINA MUTUAL LIFE INS CO	\$3,860	0.00	1	20392
NORTH CENTRAL LIFE INSURANCE CO*	\$201,945	0.01	1	390
NORTHERN LIFE INSURANCE COMPANY	\$81	0.00	0	0
NORTHWESTERN MUTUAL LIFE INS CO	\$9,361,720	0.36	4	34
OCCIDENTAL LIFE INS CO OF NC	\$224,562	0.01	0	0
OHIO CASUALTY INSURANCE COMPANY	\$6,800	0.00	0	0
OHIO LIFE INSURANCE COMPANY	\$125,226	0.00	0	0
OHIO NATIONAL LIFE ASSURANCE CORP	\$347,035	0.01	0	0
OHIO NATIONAL LIFE INS CO THE	\$411,048	0.02	0	0
OHIO STATE LIFE INSURANCE CO THE	\$377	0.00	0	0
OLD AMERICAN INSURANCE COMPANY	\$572,564	0.02	8	1100
OLD RELIANCE INSURANCE COMPANY	\$1,264	0.00	0	0
OLD REPUBLIC INSURANCE COMPANY	\$19,087	0.00	0	0
OLD REPUBLIC LIFE INSURANCE COMPANY	\$193,894	0.01	1	406
OLD UNITED LIFE INSURANCE COMPANY	\$657,679	0.03	0	0
OMAHA PROPERTY AND CASUALTY INS CO	\$244,783	0.01	1	322
OXFORD LIFE INSURANCE COMPANY	\$12,168	0.00	0	0
OZARK NATIONAL LIFE INSURANCE CO	\$148,548	0.01	0	0
PACIFIC INDEMNITY COMPANY	\$5,697	0.00	0	0
PACIFIC MUTUAL LIFE INSURANCE CO	\$1,172,982	0.05	1	67
PAN AMERICAN LIFE INSURANCE COMPANY	\$1,540,805	0.06	2	102
PAUL REVERE LIFE INSURANCE CO	\$9,239,149	0.36	4	34
PEKIN LIFE INSURANCE COMPANY	\$193,938	0.01	0	0
PENN MUTUAL LIFE INSURANCE CO THE	\$164,216	0.01	0	0
PENNSYLVANIA LIFE INSURANCE COMPANY	\$3,621,220	0.14	20	435
PEOPLES SECURITY LIFE INSURANCE COMPANY	\$23,248	0.00	1	3385
PFL LIFE INSURANCE COMPANY	\$8,879,150	0.34	27	239
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	\$38,571	0.00	1	2041
PHILADELPHIA LIFE INS CO	\$138,141	0.01	0	0
PHOENIX AMERICAN LIFE INS CO	\$2,186,336	0.08	0	0
PHOENIX HOME LIFE MUTUAL INS CO	\$2,271,006	0.09	3	104
PHYSICIANS MUTUAL INSURANCE COMPANY	\$14,507,762	0.56	26	141
PIERCE NATIONAL LIFE INSURANCE CO	\$185	0.00	0	0
PIONEER LIFE INSURANCE COMPANY	\$13,176,128	0.51	29	173
PM GROUP LIFE INS CO	\$1,459,115	0.06	0	0

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
PREFERRED LIFE INS CO OF NEW YORK	\$2,828	0.00	0	0
PREFERRED RISK LIFE INSURANCE CO	\$171,509	0.01	0	0
PRIMERICA LIFE INSURANCE COMPANY	\$51,812	0.00	0	0
PRINCIPAL MUTUAL LIFE INS CO	\$83,830,366	3.23	59	55
PROFESSIONAL INS CORPORATION	\$111,240	0.00	0	0
PROTECTIVE LIFE INSURANCE COMPANY	\$2,687,295	0.10	2	59
PROVIDENT INDEMNITY LIFE INS CO	\$197,361	0.01	5	1994
PROVIDENT LIFE AND ACCIDENT INS CO	\$11,314,934	0.44	15	104
PROVIDENT LIFE AND CASUALTY INS CO	\$45,460	0.00	0	0
PROVIDENT MUTUAL LIFE INS CO OF PHIL*	\$86,634	0.00	2	1817
PROVIDENTIAL LIFE INSURANCE COMPANY	\$270,389	0.01	0	0
PROVIDIAN LIFE AND HEALTH INSURANCE CO	\$2,560,016	0.10	6	184
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$161,391,965	6.21	104	51
PYRAMID LIFE INSURANCE COMPANY	\$1,486,316	0.06	3	159
REASSURE AMERICA LIFE INSURANCE COMPANY	\$1,361	0.00	0	0
RELIABLE LIFE INSURANCE COMPANY*	\$1,977,661	0.08	10	398
RELIAANCE INSURANCE COMPANY	\$1,971,500	0.08	2	80
RELIAANCE STANDARD LIFE INSURANCE CO*	\$878,784	0.03	2	179
RELIASTAR LIFE INSURANCE COMPANY	\$1,699,784	0.07	4	185
RELISTAR BANKERS SECURITY LIFE INS CO	\$59,669	0.00	1	1319
REPUBLIC VANGUARD LIFE INSURANCE CO	\$312,077	0.01	0	0
REPUBLIC WESTERN INS CO	\$57,432	0.00	0	0
RESERVE NATIONAL INSURANCE COMPANY	\$10,636,349	0.41	47	348
RESOURCE LIFE INSURANCE COMPANY	\$67,129	0.00	1	1172
RLI INSURANCE COMPANY	\$113,803	0.00	0	0
ROYAL ARCANUM SUPREME COUNCIL OF	\$41	0.00	0	0
ROYAL MACCABEES LIFE INSURANCE CO	\$1,733,318	0.07	2	91
RUSHMORE NATIONAL LIFE INSURANCE CO	\$574	0.00	0	0
SAFECO LIFE INSURANCE COMPANY*	\$2,408,664	0.09	0	0
SAFEHEALTH LIFE INSURANCE COMPANY	\$5,798	0.00	0	0
SEABOARD LIFE INSURANCE CO (USA)	\$96,158	0.00	0	0
SECURA LIFE INSURANCE CO	\$858	0.00	0	0
SECURITY BENEFIT LIFE INSURANCE CO	\$74,740	0.00	0	0
SECURITY CONNECTICUT LIFE INS CO	\$3,870	0.00	0	0
SECURITY GENERAL LIFE INSURANCE CO	\$1,136,529	0.04	7	485
SECURITY LIFE INS CO OF AMERICA	\$651,507	0.03	2	242
SECURITY LIFE OF DENVER INSURANCE CO*	\$117,360	0.00	0	0
SECURITY MUTUAL LIFE INS CO OF NE	\$14,224	0.00	0	0
SECURITY MUTUAL LIFE INS CO OF NY	\$171,742	0.01	0	0
SENTRY INSURANCE A MUTUAL COMPANY	\$199,936	0.01	1	394
SENTRY LIFE INSURANCE CO (L&H ACCT)	\$1,050,381	0.04	0	0
SETTLERS LIFE INSURANCE COMPANY	\$61,047	0.00	0	0
SHELTER LIFE INSURANCE CO	\$11,679,177	0.45	5	34
SHENANDOAH LIFE INSURANCE COMPANY	\$280	0.00	0	0
SIERRA HEALTH & LIFE INS CO INC	\$522,805	0.02	0	0
SIGNATURE LIFE INS CO OF AMERICA THE	\$49,873	0.00	0	0
SLOVENE NATIONAL BENEFIT SOCIETY	\$1,018	0.00	0	0
SOUTHLAND LIFE INSURANCE COMPANY	\$112,698	0.00	0	0
STANDARD GUARANTY INSURANCE COMPANY	\$1,235,073	0.05	0	0
STANDARD INSURANCE COMPANY	\$2,777,455	0.11	3	85
STANDARD LIFE AND ACCIDENT INS CO	\$7,541,536	0.29	5	52
STANDARD SECURITY LIFE INS CO OF NEWYOR	\$1,360,460	0.05	1	58
STATE AUTOMOBILE MUTUAL INS CO	\$248	0.00	0	0
STATE FARM MUTUAL AUTOMOBILE INS CO	\$35,083,624	1.35	17	38
STATE LIFE INSURANCE COMPANY	\$6,167	0.00	0	0
STATE MUTUAL INSURANCE CO	\$69,000	0.00	0	0
STATESMAN NATIONAL LIFE INS CO THE	\$245,781	0.01	1	320
SUN LIFE ASSURANCE CO OF CANADA	\$1,407,871	0.05	3	168
SUNAMERICA LIFE INSURANCE COMPANY	\$169,518	0.01	0	0
TIG INSURANCE COMPANY	\$701,953	0.03	0	0

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
TIME INSURANCE COMPANY	\$13,215,447	0.51	28	167
TMG LIFE INSURANCE COMPANY	\$3,016,796	0.12	3	78
TRANS-GENERAL LIFE INSURANCE COMPANY	\$583,201	0.02	0	0
TRANSAMERICA OCCIDENTAL LIFE INS CO	\$2,652,594	0.10	0	0
TRANSPORT LIFE INSURANCE COMPANY	\$2,939,132	0.11	15	402
TRANSPORTATION INSURANCE COMPANY	\$499	0.00	0	0
TRAVELERS INSURANCE COMPANY THE	\$27,427,956	1.06	60	172
TRAVELERS PROTECTIVE ASSOC OF AMERICA	\$103,221	0.00	0	0
TRUSTMARK INSURANCE CO (MUTUAL)	\$14,345,466	0.55	27	148
TRUSTMARK LIFE INSURANCE COMPANY	\$10,923	0.00	0	0
U S LETTER CARRIERS' MUTUAL BENEFIT ASS	\$80,193	0.00	0	0
UNICARE LIFE & HEALTH INSURANCE COMPANY	\$43,372	0.00	0	0
UNILIFE INSURANCE COMPANY	\$166,852	0.01	1	472
UNION BANKERS INSURANCE COMPANY	\$10,294,171	0.40	18	138
UNION BENEFIT LIFE INS CO	\$14,090	0.00	0	0
UNION CENTRAL LIFE INSURANCE CO	\$687,227	0.03	0	0
UNION FIDELITY LIFE INSURANCE CO	\$8,884,292	0.34	0	0
UNION LABOR LIFE INSURANCE COMPANY	\$1,605,787	0.06	1	49
UNION SECURITY LIFE INSURANCE CO	\$2,396,249	0.09	6	197
UNITED AMERICAN INSURANCE COMPANY	\$15,952,295	0.61	58	286
UNITED BENEFIT LIFE INSURANCE COMPANY	\$760,123	0.03	8	828
UNITED COMMERCIAL TRAVELERS OF AMERICA	\$1,211,631	0.05	2	130
UNITED COMPANIES LIFE INSURANCE CO	\$33,712	0.00	0	0
UNITED DENTAL CARE INSURANCE COMPANY	\$1,125,223	0.04	1	70
UNITED FAMILY LIFE INSURANCE CO	\$77	0.00	0	0
UNITED HEALTHCARE INSURANCE COMPANY	\$10,662,755	0.41	12	89
UNITED HERITAGE MUTUAL LIFE INS CO	\$8,016	0.00	0	0
UNITED HOME LIFE INSURANCE COMPANY	\$5,145	0.00	0	0
UNITED INSURANCE COMPANY OF AMERICA	\$349,733	0.01	2	450
UNITED LIBERTY LIFE INSURANCE COMPANY	\$184	0.00	0	0
UNITED LIFE INSURANCE COMPANY	\$153,062	0.01	0	0
UNITED OF OMAHA LIFE INS CO	\$14,404,918	0.55	15	82
UNITED STATES LIFE INS CO NY	\$1,726,090	0.07	1	46
UNITED TEACHER ASSOCIATES INSURANCE CO*	\$240,671	0.01	3	981
UNITED WISCONSIN INSURANCE COMPANY	\$100,999	0.00	0	0
UNITED WISCONSIN LIFE INSURANCE COMPANY	\$30,689,208	1.18	39	100
UNITED WORLD LIFE INSURANCE COMPANY	\$261,974	0.01	0	0
UNIVERSAL GUARANTY LIFE INS CO	\$5,449	0.00	0	0
UNIVERSAL UNDERWRITERS LIFE INS CO	\$630,435	0.02	1	125
UNUM LIFE INS CO OF AMERICA	\$31,793,450	1.22	13	32
USAA LIFE INSURANCE COMPANY	\$869,437	0.03	1	91
USLIFE CREDIT LIFE INSURANCE CO*	\$1,594,119	0.06	3	148
VALLEY FORGE LIFE INSURANCE COMPANY	\$22,118	0.00	0	0
VASA NORTH ATLANTIC INSURANCE COMPANY	\$601,500	0.02	0	0
VETERANS LIFE INS CO	\$289,784	0.01	1	272
VIRGINIA SURETY COMPANY INC	\$1,674	0.00	0	0
VISION SERVICE PLAN INSURANCE CO	\$7,328,395	0.28	1	11
VISTA LIFE INSURANCE COMPANY	\$72,234	0.00	0	0
VOYAGER LIFE INSURANCE COMPANY	\$279,079	0.01	0	0
VULCAN LIFE INSURANCE COMPANY	\$152,864	0.01	2	1030
WABASH LIFE INSURANCE COMPANY	\$202,339	0.01	0	0
WASHINGTON NATIONAL INSURANCE CO*	\$13,108,737	0.50	38	228
WEST COAST LIFE INSURANCE COMPANY*	\$7,122	0.00	0	0
WESTERN AND SOUTHERN LIFE INS CO	\$904,785	0.03	3	261
WESTERN DIVERSIFIED LIFE INSURANCE CO	\$485,500	0.02	1	162
WISCONSIN NATIONAL LIFE INSURANCE CO*	\$1,998	0.00	0	0
WOODMEN ACCIDENT AND LIFE COMPANY*	\$1,367,739	0.05	1	58
WOODMEN OF THE WORLD LIFE INS SOCIETY	\$33,191	0.00	0	0
WORKMENS BENEFIT FUND OF THE U S OF AM	\$634	0.00	0	0
WORLD INSURANCE COMPANY	\$3,172,677	0.12	5	124

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
ZALE LIFE INSURANCE COMPANY	\$22,221	0.00	0	0
ZURICH LIFE INSURANCE CO OF AMERICA	\$251	0.00	0	0
	=====	=====	=====	
	\$2,598,050,707	100.00	3301	



Total Life & Annuity Insurance

Complaint Indices



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COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AAA LIFE INS CO	\$519,006	0.02	0	
ABRAHAM LINCOLN INSURANCE COMPANY	\$17,359	0.00	0	
ACACIA MUTUAL LIFE INSURANCE CO	\$363,223	0.01	0	
ACACIA NATIONAL LIFE INSURANCE CO	\$81,428	0.00	0	
ACADEMY LIFE INSURANCE CO*	\$751,573	0.03	2	414
ADMIRAL LIFE INS CO OF AMERICA	\$102,302	0.00	2	3042
ADVANCE INSURANCE COMPANY	\$6,413	0.00	0	
AETNA LIFE INS AND ANNUITY CO*	\$18,213,227	0.67	2	17
AETNA LIFE INSURANCE COMPANY*	\$8,910,321	0.33	3	52
AGC LIFE INS CO	\$19,770	0.00	0	
AID ASSOCIATION FOR LUTHERANS	\$18,030,511	0.67	5	43
AIG LIFE INSURANCE COMPANY	\$45,030,889	1.67	6	21
ALEXANDER HAMILTON LIFE INS CO AMERICA	\$4,858,566	0.18	0	
ALL AMERICAN LIFE INSURANCE COMPANY*	\$3,835,222	0.14	9	365
ALLIANZ LIFE INS CO OF NORTH AMERICA*	\$6,267,513	0.23	4	99
ALLIED LIFE INS CO	\$6,292,061	0.23	2	49
ALLMERICA FINANCIAL LIFE INS & ANNUITY	\$7,065,799	0.26	6	132
ALLSTATE LIFE INS CO OF NEW YORK	\$9,660	0.00	0	
ALLSTATE LIFE INSURANCE COMPANY	\$8,655,684	0.32	16	288
AMERICAN AMICABLE LIFE INS CO TX	\$556,756	0.02	0	
AMERICAN BANKERS LIFE ASSUR OF FLORIDA	\$3,794,040	0.14	9	369
AMERICAN CAPITOL INSURANCE COMPANY	\$87,277	0.00	0	
AMERICAN CHAMBERS LIFE INSURANCE COMPAN	\$59,967	0.00	0	
AMERICAN COMMUNITY MUTUAL INSURANCE CO	\$7,059	0.00	0	
AMERICAN CONTINENTAL LIFE INS CO	\$884,687	0.03	0	
AMERICAN CREDITORS LIFE INS CO	\$136,928	0.01	0	
AMERICAN ENTERPRISE LIFE INS CO	\$1,145,279	0.04	0	
AMERICAN FAMILY LIFE ASSUR CO GA	\$131,334	0.00	3	3554
AMERICAN FAMILY LIFE INSURANCE CO	\$30,847,106	1.14	11	55
AMERICAN FIDELITY ASSURANCE COMPANY	\$922,374	0.03	2	337
AMERICAN FIDELITY LIFE INSURANCE CO	\$652,205	0.02	5	1193
AMERICAN FOUNDATION LIFE INS CO	\$52,825	0.00	0	
AMERICAN FOUNDERS LIFE INSURANCE CO*	\$32,008	0.00	0	
AMERICAN FRANKLIN LIFE INS CO THE	\$4,345,541	0.16	1	36
AMERICAN GENERAL LIFE & ACCIDENT INS CO	\$12,226,261	0.45	66	840
AMERICAN GENERAL LIFE INS CO NY	\$27,865	0.00	0	
AMERICAN GENERAL LIFE INSURANCE CO	\$5,912,375	0.22	10	263
AMERICAN GUARDIAN LIFE ASSURANCE CO	\$29,112	0.00	0	
AMERICAN HEALTH & LIFE INSURANCE CO	\$788,370	0.03	2	395
AMERICAN HERITAGE LIFE INSURANCE CO	\$187,926	0.01	0	
AMERICAN HOME LIFE INSURANCE CO	\$935,098	0.03	0	
AMERICAN INCOME LIFE INSURANCE CO	\$3,929,584	0.15	3	119
AMERICAN INSURANCE CO OF TEXAS*	\$360	0.00	0	
AMERICAN INTERNATIONAL LIFE ASSUR OF NY	\$81,102	0.00	0	
AMERICAN INVESTORS LIFE INS CO	\$322,385	0.01	4	1931
AMERICAN LIFE & HEALTH INS CO	\$222,156	0.01	4	2801
AMERICAN LIFE AND CASUALTY INS CO*	\$21,555,934	0.80	9	65
AMERICAN LIFE INSURANCE CO OF NY	\$548,787	0.02	0	
AMERICAN MATURITY LIFE INSURANCE CO *	\$13,333	0.00	0	
AMERICAN MEMORIAL LIFE INSURANCE CO	\$3,080,754	0.11	6	303
AMERICAN MERCHANTS LIFE INS CO	\$97,049	0.00	2	3206
AMERICAN MODERN LIFE INS CO	\$51,680	0.00	0	
AMERICAN NATIONAL INSURANCE COMPANY*	\$10,280,738	0.38	25	378
AMERICAN NATIONAL LIFE INS OF TX	\$288,032	0.01	1	540
AMERICAN PARTNERS LIFE INSURANCE CO	\$83,373	0.00	0	
AMERICAN PIONEER LIFE INSURANCE COMPANY	\$63,793	0.00	0	
AMERICAN PROGRESSIVE L & H INS CO OF NY	\$617	0.00	0	
AMERICAN PUBLIC LIFE INSURANCE CO	\$6,970	0.00	0	
AMERICAN REPUBLIC INSURANCE COMPANY	\$1,241,576	0.05	2	251
AMERICAN SKANDIA LIFE ASSURANCE CORP	\$151,137	0.01	1	1029

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COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AMERICAN STATES LIFE INSURANCE CO	\$4,208,060	0.16	1	37
AMERICAN TRAVELLERS LIFE INS CO	\$276,131	0.01	5	2817
AMERICAN UNDERWRITERS LIFE INSURANCE CO	\$243,898	0.01	0	0
AMERICAN UNITED LIFE INSURANCE CO	\$4,528,415	0.17	3	103
AMERITAS LIFE INSURANCE CORP	\$1,536,930	0.06	2	202
AMERITAS VARIABLE LIFE INS CO	\$5,075,058	0.19	0	0
AMERUS LIFE INSURANCE COMPANY	\$7,552,302	0.28	0	0
AMICA LIFE INSURANCE COMPANY	\$70,007	0.00	0	0
ANCHOR NATIONAL LIFE INS CO*	\$24,292,867	0.90	1	6
ANTHEM HEALTH & LIFE INSURANCE COMPANY	\$1,686,608	0.06	0	0
ANTHEM LIFE INS CO OF INDIANA	\$347,822	0.01	0	0
ANTHEM LIFE INSURANCE COMPANY	\$380,083	0.01	0	0
ARCADIA NATIONAL LIFE INSURANCE CO	\$461,801	0.02	0	0
ARISTAR LIFE INSURANCE COMPANY	\$8,437	0.00	0	0
ASSOCIATES FINANCIAL LIFE INS CO	\$3,392,911	0.13	3	138
ASSURED LIFE ASSOCIATION	\$61,769	0.00	1	2519
ASSURED SECURITY LIFE INS CO INC	\$191,261	0.01	0	0
ATLANTA LIFE INSURANCE COMPANY	\$491,272	0.02	6	1900
ATLAS LIFE INSURANCE COMPANY*	\$601,101	0.02	0	0
AURORA NATIONAL LIFE ASSURANCE CO	\$11,997,278	0.44	11	143
AUSA LIFE INSURANCE COMPANY INC	\$8,088	0.00	0	0
AUTO CLUB LIFE INS CO	\$25,164	0.00	0	0
AUTO OWNERS LIFE INSURANCE COMPANY	\$441,008	0.02	0	0
BALBOA LIFE INSURANCE COMPANY	\$684,515	0.03	0	0
BALTIMORE LIFE INS CO THE	\$1,405,200	0.05	1	111
BANKERS FIDELITY LIFE INSURANCE CO	\$263,914	0.01	4	2358
BANKERS LIFE AND CASUALTY COMPANY	\$17,175,674	0.64	15	136
BANKERS NATIONAL LIFE INS CO	\$513,282	0.02	2	606
BANKERS UNITED LIFE ASSURANCE CO	\$2,006,014	0.07	1	78
BANNER LIFE INS CO	\$5,281,029	0.20	1	29
BCS LIFE INSURANCE COMPANY	\$426,496	0.02	1	365
BENEFICIAL LIFE INSURANCE COMPANY	\$137,708	0.01	0	0
BENEFICIAL STANDARD LIFE INS CO*	\$5,507,331	0.20	1	28
BENICORP INSURANCE COMPANY	\$4,356	0.00	0	0
BERKSHIRE HATHAWAY LIFE INS CO OF NE	\$62,592,222	2.32	0	0
BERKSHIRE LIFE INSURANCE COMPANY	\$350,585	0.01	0	0
BEST LIFE ASSURANCE CO OF CALIFORNIA	\$28,411	0.00	0	0
BOATMENS LIFE INSURANCE COMPANY	\$883,334	0.03	1	176
BOSTON MUTUAL LIFE INSURANCE COMPANY	\$1,118,406	0.04	1	139
BRADFORD NATIONAL LIFE INSURANCE CO*	\$97,580	0.00	0	0
BROKERS NATIONAL LIFE ASSURANCE COMPANY	\$110	0.00	0	0
BUSINESS MENS ASSURANCE CO OF AMERICA	\$19,942,287	0.74	7	55
C M LIFE INSURANCE COMPANY	\$2,432,861	0.09	0	0
CAMERON LIFE INSURANCE COMPANY	\$533,328	0.02	0	0
CANADA LIFE ASSURANCE COMPANY	\$4,154,169	0.15	0	0
CAPITAL RESERVE LIFE INSURANCE CO	\$644,564	0.02	2	483
CAPITAL SECURITY LIFE INSURANCE COMPANY	\$421	0.00	0	0
CAPITOL AMERICAN LIFE INSURANCE COMPANY	\$1,576	0.00	0	0
CAPITOL BANKERS LIFE INSURANCE COMPANY	\$268,448	0.01	0	0
CATHOLIC FAMILY LIFE INSURANCE	\$12,879	0.00	0	0
CATHOLIC KNIGHTS OF AMERICA THE	\$305,246	0.01	0	0
CATHOLIC ORDER OF FORESTERS	\$44,682	0.00	0	0
CELTIC LIFE INSURANCE COMPANY	\$20,646	0.00	0	0
CENTENNIAL LIFE INSURANCE COMPANY THE	\$102,336	0.00	0	0
CENTRAL BENEFITS NATIONAL LIFE INS CO	\$87,761	0.00	0	0
CENTRAL NATIONAL LIFE INS OF OMAHA	\$1,839,584	0.07	5	423
CENTRAL RESERVE LIFE INSURANCE COMPANY	\$366,145	0.01	1	425
CENTRAL SECURITY LIFE INSURANCE CO	\$1,558,281	0.06	48	4793
CENTRAL STATES HEALTH & LIFE CO	\$3,049,503	0.11	1	51
CENTRAL UNITED LIFE INSURANCE CO*	\$368,855	0.01	0	0

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COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
CENTURION LIFE INSURANCE COMPANY	\$1,136,653	0.04	0	0
CENTURY LIFE ASSURANCE COMPANY	\$246,923	0.01	1	630
CERTIFIED LIFE INS CO	\$7,641	0.00	0	0
CHARTER NATIONAL LIFE INSURANCE CO*	\$2,386,185	0.09	0	0
CHEROKEE NATIONAL LIFE INSURANCE COMPAN	\$689,301	0.03	1	226
CHESAPEAKE LIFE INSURANCE COMPANY THE*	\$6,004	0.00	0	0
CHRISTIAN FIDELITY LIFE INSURANCE CO	\$215,307	0.01	0	0
CHRISTIAN MUTUAL LIFE INS CO	\$5,065	0.00	0	0
CHUBB COLONIAL LIFE INSURANCE COMPANY	\$566,873	0.02	0	0
CHUBB LIFE INS CO OF AM	\$18,837,554	0.70	1	8
CHUBB SOVEREIGN LIFE INS CO	\$1,080,099	0.04	0	0
CIGNA LIFE INSURANCE COMPANY	\$250,777	0.01	3	1861
CINCINNATI LIFE INSURANCE COMPANY THE	\$1,235,000	0.05	0	0
CITICORP LIFE INSURANCE CO	\$250,561	0.01	0	0
CITIZENS SECURITY LIFE INS CO	\$25,419	0.00	0	0
COLLEGE LIFE INSURANCE CO OF AMERICA	\$1,199,495	0.04	5	649
COLONIAL LIFE & ACCIDENT INS CO	\$932,105	0.03	1	167
COLONIAL PENN LIFE INSURANCE CO	\$1,656,300	0.06	5	470
COLORADO BANKERS LIFE INS CO*	\$98,186	0.00	0	0
COLUMBIA UNIVERSAL LIFE INS CO	\$160,762	0.01	0	0
COLUMBIAN LIFE INSURANCE COMPANY	\$2,380	0.00	0	0
COLUMBIAN MUTUAL LIFE INSURANCE CO	\$274,073	0.01	1	568
COLUMBUS LIFE INSURANCE CO	\$533,892	0.02	0	0
COMBINED INSURANCE CO OF AMERICA	\$3,225,637	0.12	23	1109
COMMERCIAL UNION LIFE INS CO OF AMERICA	\$4,606,773	0.17	1	34
COMMONWEALTH LIFE INSURANCE COMPANY	\$1,699,792	0.06	1	92
COMMONWEALTH NATIONAL LIFE INS CO	\$843	0.00	1	N/A
COMMUNITY NATIONAL ASSURANCE COMPANY	\$545,446	0.02	0	0
COMPANION LIFE INSURANCE COMPANY*	\$10,253	0.00	1	15175
CONGRESS LIFE INSURANCE COMPANY	\$73,176	0.00	0	0
CONNECTICUT GENERAL LIFE INS CO	\$97,729,043	3.62	6	10
CONNECTICUT NATIONAL LIFE INS CO*	\$570,697	0.02	0	0
CONSTITUTION LIFE INSURANCE COMPANY	\$91,181	0.00	0	0
CONSUMERS LIFE INSURANCE COMPANY	\$2,452	0.00	0	0
CONTINENTAL ASSURANCE COMPANY	\$7,402,871	0.27	5	105
CONTINENTAL GENERAL INSURANCE CO	\$1,428,757	0.05	1	109
CONTINENTAL LIFE AND ACCIDENT CO*	\$123,102	0.00	0	0
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	\$16,318	0.00	0	0
CONTINENTAL LIFE INSURANCE COMPANY	\$2,839	0.00	0	0
CONTINENTAL WESTERN LIFE INS CO	\$1,520,269	0.06	2	205
COUNTRY INVESTORS LIFE ASSUR CO	\$286,131	0.01	0	0
COUNTRY LIFE INSURANCE COMPANY	\$1,970,656	0.07	0	0
COVA FINANCIAL SERVICES LIFE INS CO	\$16,996,625	0.63	2	18
CROATIAN CATHOLIC UNION OF USA	\$2,556	0.00	0	0
CROATIAN FRATERNAL UNION OF AMERICA	\$31,904	0.00	0	0
CROWN LIFE INSURANCE COMPANY*	\$3,578,637	0.13	1	43
CSA FRATERNAL LIFE	\$21,210	0.00	0	0
CUNA MUTUAL INSURANCE SOCIETY	\$6,702,436	0.25	2	46
CUNA MUTUAL LIFE INSURANCE COMPANY	\$6,938,482	0.26	5	112
DEGREE OF HONOR PROTECTIVE ASSOC	\$44,778	0.00	0	0
DELTA LIFE AND ANNUITY COMPANY*	\$7,606,881	0.28	0	0
DIXIE NATIONAL LIFE INSURANCE COMPANY	\$207,867	0.01	0	0
EBPLIFE INSURANCE COMPANY	\$32,832	0.00	0	0
EMPIRE GENERAL LIFE ASSURANCE CORP	\$321,288	0.01	0	0
EMPLOYEES LIFE COMPANY (MUTUAL)	\$26,403	0.00	0	0
EMPLOYERS HEALTH INSURANCE COMPANY*	\$211,292	0.01	0	0
EMPLOYERS LIFE INS CO OF WAUSAU	\$320,353	0.01	0	0
EMPLOYERS MODERN LIFE COMPANY	\$545,195	0.02	1	285
EPIC LIFE INSURANCE COMPANY THE	\$50,158	0.00	0	0
EQUITABLE LIFE & CASUALTY INS CO	\$335,813	0.01	0	0

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COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
EQUITABLE LIFE ASSUR SOCIETY OF THE US	\$33,464,455	1.24	12	56
EQUITABLE LIFE INSURANCE CO OF IOWA	\$5,449,752	0.20	1	29
EQUITABLE OF COLORADO INC THE	\$8,090,085	0.30	0	0
EQUITABLE RESERVE ASSOCIATION	\$13,616	0.00	0	0
FAMILY BENEFIT LIFE INSURANCE CO	\$2,554,256	0.09	0	0
FAMILY LIFE INSURANCE COMPANY*	\$1,450,303	0.05	2	215
FAMILY SERVICE LIFE INS CO	\$696,067	0.03	0	0
FARM BUREAU LIFE INS CO OF MISSOURI	\$16,973,610	0.63	7	64
FARMERS AND TRADERS LIFE INS CO	\$127,907	0.00	0	0
FARMERS NEW WORLD LIFE INSURANCE CO	\$14,282,065	0.53	10	109
FEDERAL HOME LIFE INSURANCE COMPANY*	\$2,214,730	0.08	1	70
FEDERAL KEMPER LIFE ASSURANCE CO	\$6,193,104	0.23	2	50
FEDERAL LIFE INSURANCE CO MUTUAL	\$39,910	0.00	0	0
FEDERATED LIFE INSURANCE COMPANY	\$3,414,829	0.13	0	0
FIDELITY AND GUARANTY LIFE INS CO*	\$4,861,639	0.18	2	64
FIDELITY INVESTMENTS LIFE INS CO	\$473,600	0.02	1	329
FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	\$164,472	0.01	1	946
FIDELITY SECURITY LIFE INSURANCE CO*	\$2,475,038	0.09	7	440
FINANCIAL ASSURANCE INCORPORATED	\$268	0.00	0	0
FINANCIAL BENEFIT LIFE INSURANCE CO	\$1,936,879	0.07	0	0
FINANCIAL SECURITY LIFE INS CO	\$51,456	0.00	1	3024
FIRST ALLMERICA FINANCIAL LIFE INS CO	\$2,633,044	0.10	0	0
FIRST CATHOLIC SLOVAK UNION OF USA & CN	\$1,122	0.00	0	0
FIRST COLONY LIFE INSURANCE COMPANY	\$14,378,880	0.53	3	32
FIRST DELAWARE LIFE INS CO	\$48,543	0.00	0	0
FIRST INTERNATIONAL LIFE INS CO*	\$14,945	0.00	0	0
FIRST INVESTORS LIFE INSURANCE COMPANY	\$736,542	0.03	0	0
FIRST NATIONAL LIFE INS CO OF AMERICA	\$434,636	0.02	3	1074
FIRST PENN-PACIFIC LIFE INSURANCE CO	\$1,953,532	0.07	0	0
FIRST PROVIDIAN LIFE & HEALTH INS CO	\$247,958	0.01	1	627
FIRST VARIABLE LIFE INSURANCE CO	\$187,160	0.01	0	0
FLORISTS LIFE INSURANCE COMPANY	\$225,453	0.01	0	0
FORETHOUGHT LIFE INSURANCE COMPANY	\$8,417,413	0.31	0	0
FORT DEARBORN LIFE INS CO	\$1,661,140	0.06	2	187
FORTIS BENEFITS INSURANCE COMPANY	\$9,543,081	0.35	4	65
FRANKLIN LIFE INSURANCE COMPANY	\$19,218,832	0.71	15	121
GARDEN STATE LIFE INSURANCE COMPANY*	\$334,352	0.01	0	0
GENERAL AMERICAN LIFE INSURANCE CO	\$139,336,080	5.16	19	21
GENERAL ELECTRIC CAPITAL ASSUR CO	\$1,922,525	0.07	2	162
GENERAL FIDELITY LIFE INSURANCE CO	\$121,288	0.00	0	0
GENERAL LIFE INSURANCE COMPANY	\$5,815	0.00	0	0
GEORGIA INTERNATIONAL LIFE INS CO	\$12,186	0.00	0	0
GERBER LIFE INSURANCE COMPANY	\$1,793,315	0.07	4	347
GLENBROOK LIFE AND ANNUITY COMPANY	\$13,591,174	0.50	0	0
GLOBE LIFE AND ACCIDENT INS CO	\$7,451,164	0.28	11	230
GOLDEN AMERICAN LIFE INS CO	\$1,181,197	0.04	1	132
GOLDEN RULE INSURANCE COMPANY	\$4,846,294	0.18	2	64
GOLDEN STATE MUTUAL LIFE INS CO	\$3,934	0.00	1	39551
GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	\$280,167	0.01	1	555
GRANGE LIFE INSURANCE COMPANY	\$11,956	0.00	0	0
GREAT AMERICAN LIFE INSURANCE CO	\$4,451,263	0.16	3	105
GREAT AMERICAN RESERVE INS CO	\$983,164	0.04	1	158
GREAT NORTHERN INSURED ANNUITY CORP	\$522,071	0.02	0	0
GREAT SOUTHERN LIFE INSURANCE CO	\$1,791,349	0.07	3	261
GREAT WEST LIFE & ANNUITY INS CO*	\$5,299,502	0.20	2	59
GREAT WEST LIFE ASSURANCE COMPANY*	\$1,656,374	0.06	1	94
GREATER BENEFICIAL UNION OF PITTSBURGH	\$31,896	0.00	0	0
GRINNELL LIFE INSURANCE COMPANY	\$161,707	0.01	0	0
GUARANTEE LIFE INSURANCE COMPANY	\$8,313,747	0.31	2	37
GUARANTEE PROTECTIVE LIFE COMPANY	\$15,916	0.00	0	0

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GUARANTEE RESERVE LIFE INSURANCE CO	\$2,308,901	0.09	4	270
GUARANTEE TRUST LIFE INSURANCE CO*	\$2,715,340	0.10	5	287
GUARANTY INCOME LIFE INSURANCE CO	\$240,339	0.01	1	647
GUARANTY NATIONAL LIFE INSURANCE CO	\$2,515	0.00	0	0
GUARDIAN INSURANCE & ANNUITY CO INC	\$4,603,920	0.17	0	0
GUARDIAN LIFE INSURANCE CO OF AMERICA	\$13,840,308	0.51	4	45
HARTFORD LIFE AND ACCIDENT INS CO*	\$10,904,609	0.40	2	29
HARTFORD LIFE INSURANCE COMPANY	\$58,739,093	2.18	7	19
HARVEST LIFE INSURANCE COMPANY THE	\$1,724,888	0.06	2	180
HERITAGE LIFE INSURANCE COMPANY	\$55,915	0.00	3	8348
HOME OWNERS LIFE INSURANCE COMPANY	\$181	0.00	0	0
HOMESTEADERS LIFE COMPANY	\$1,420,671	0.05	4	438
HORACE MANN LIFE INSURANCE COMPANY	\$1,952,092	0.07	0	0
HOUSEHOLD LIFE INSURANCE COMPANY	\$477,347	0.02	2	652
IDEALIFE INSURANCE COMPANY	\$182,702	0.01	2	1703
IDS LIFE INSURANCE COMPANY	\$36,522,131	1.35	0	0
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	\$915,965	0.03	0	0
IMPERIAL GENERAL LIFE INSURANCE COMPANY	\$21,944	0.00	0	0
INDEPENDENCE LIFE AND ANNUITY COMPANY	\$5,000	0.00	0	0
INDEPENDENT ORDER OF FORESTERS THE	\$2,187,680	0.08	2	142
INDIANAPOLIS LIFE INSURANCE CO	\$2,327,921	0.09	0	0
INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	\$2,228,266	0.08	3	209
INDUSTRIAL CASUALTY INSURANCE COMPANY	\$6,316	0.00	0	0
INTEGON LIFE INSURANCE CORPORATION*	\$402,691	0.01	0	0
INTEGRITY LIFE INS CO	\$108,816	0.00	0	0
INTER STATE ASSURANCE COMPANY	\$1,092,560	0.04	0	0
INTERCONTINENTAL LIFE INSURANCE CO	\$26,465	0.00	1	5879
INTERNATIONAL FINANCIAL SERVICES LIFE	\$43,169	0.00	0	0
INTRAMERICA LIFE INSURANCE COMPANY	\$6,353	0.00	0	0
INVESTORS GUARANTY LIFE INS CO	\$182,674	0.01	0	0
INVESTORS HERITAGE LIFE INSURANCE CO	\$53,794	0.00	0	0
INVESTORS INSURANCE CORPORATION	\$2,329,295	0.09	0	0
INVESTORS LIFE INS CO OF NORTH AMERICA	\$1,006,124	0.04	4	619
INVESTORS LIFE INSURANCE CO OF INDIANA	\$16,371	0.00	0	0
ITT HARTFORD LIFE AND ANNUITY INS CO	\$2,996,964	0.11	3	156
J C PENNEY LIFE INSURANCE COMPANY	\$6,218,128	0.23	7	175
J M I C LIFE INSURANCE COMPANY	\$188,275	0.01	0	0
JACKSON NATIONAL LIFE INSURANCE CO	\$75,549,084	2.80	15	31
JEFFERSON PILOT LIFE INS CO	\$3,461,644	0.13	3	135
JOHN ALDEN LIFE INSURANCE CO	\$2,896,166	0.11	3	161
JOHN HANCOCK MUTUAL LIFE INS CO	\$18,592,181	0.69	33	276
JOHN HANCOCK VARIABLE LIFE INS CO	\$8,045,086	0.30	3	58
KANAWHA INSURANCE COMPANY	\$463	0.00	1	N/A
KANSAS CITY LIFE INSURANCE CO	\$15,117,929	0.56	17	175
KEMPER INVESTORS LIFE INS CO	\$421,371	0.02	0	0
KENTUCKY HOME MUTUAL LIFE INS CO	\$104,445	0.00	0	0
KEYPORT LIFE INSURANCE COMPANY	\$9,977,136	0.37	0	0
KNIGHTS OF COLUMBUS	\$10,258,105	0.38	4	61
LAFAYETTE LIFE INSURANCE CO THE	\$2,193,009	0.08	1	71
LAMAR LIFE INSURANCE COMPANY	\$304,835	0.01	0	0
LEWER LIFE INSURANCE COMPANY	\$8,614	0.00	0	0
LIBERTY LIFE ASSUR CO OF BOSTON	\$3,618,732	0.13	2	86
LIBERTY LIFE INSURANCE COMPANY*	\$4,092,922	0.15	3	114
LIBERTY NATIONAL LIFE INSURANCE CO	\$560,503	0.02	0	0
LIFE & HEALTH INS CO OF AMERICA*	\$204,558	0.01	5	3803
LIFE INS CO OF THE SOUTHWEST	\$1,735,265	0.06	0	0
LIFE INSURANCE CO OF GEORGIA	\$84,147	0.00	1	1849
LIFE INSURANCE CO OF NORTH AMERICA	\$8,112,065	0.30	6	115
LIFE INSURANCE COMPANY OF ILLINOIS	\$711	0.00	0	0
LIFE INSURANCE COMPANY OF VIRGINIA THE*	\$11,870,193	0.44	2	26

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LIFE INVESTORS INS CO OF AMERICA	\$5,776,880	0.21	7	189
LIFE OF MARYLAND INC	\$13,658	0.00	0	0
LIFEUSA INSURANCE COMPANY	\$18,187,512	0.67	6	51
LINCOLN AMERICAN LIFE INSURANCE CO	\$26,786	0.00	0	0
LINCOLN BENEFIT LIFE COMPANY	\$26,418,019	0.98	8	47
LINCOLN HERITAGE LIFE INSURANCE CO*	\$3,003,053	0.11	3	155
LINCOLN LIBERTY LIFE INSURANCE CO*	\$52,465	0.00	0	0
LINCOLN LIFE AND CASUALTY COMPANY*	\$50,254	0.00	1	3096
LINCOLN MEMORIAL LIFE INSURANCE CO	\$9,475,485	0.35	0	0
LINCOLN MUTUAL LIFE INSURANCE CO	\$928,457	0.03	0	0
LINCOLN NATIONAL LIFE INSURANCE CO*	\$10,319,827	0.38	11	166
LINCOLN NATIONAL REASSURANCE CO	\$2,665	0.00	0	0
LONDON PACIFIC LIFE & ANNUITY COMPANY	\$452,754	0.02	0	0
LONE STAR LIFE INSURANCE COMPANY*	\$115,780	0.00	0	0
LOYAL AMERICAN LIFE INSURANCE CO	\$656,001	0.02	1	237
LOYAL CHRISTIAN BENEFIT ASSOCIATION	\$18,141	0.00	0	0
LOYALTY LIFE INSURANCE COMPANY	\$871,905	0.03	4	714
LUTHERAN BROTHERHOOD	\$6,335,807	0.23	0	0
LUTHERAN BROTHERHOOD VRBL INS PRDTS CO	\$3,686,974	0.14	2	84
LYNDON LIFE INSURANCE COMPANY	\$8,728	0.00	2	35654
MADISON NATIONAL LIFE INSURANCE CO INC	\$116,987	0.00	0	0
MAMSI LIFE AND HEALTH INSURANCE CO	\$63,288	0.00	0	0
MANHATTAN LIFE INSURANCE COMPANY	\$780,037	0.03	0	0
MANHATTAN NATIONAL LIFE INS CO	\$1,186,832	0.04	0	0
MANUFACTURERS LIFE INS CO (U.S.A.) THE	\$3,786,898	0.14	0	0
MANUFACTURERS LIFE INS CO OF AMERICA TH	\$1,210,373	0.04	0	0
MASSACHUSETTS GENERAL LIFE INS CO	\$3,549,804	0.13	3	131
MASSACHUSETTS MUTUAL LIFE INS CO	\$52,331,108	1.94	9	27
MBL LIFE ASSURANCE CORPORATION	\$1,415,448	0.05	4	440
MEDICAL LIFE INSURANCE COMPANY	\$300,652	0.01	1	518
MEDICO LIFE INSURANCE COMPANY	\$105,730	0.00	0	0
MEGA LIFE AND HEALTH INS CO THE	\$310,666	0.01	2	1002
MEMBER SERVICE LIFE INSURANCE COMPANY	\$917,085	0.03	2	339
MEMBERS LIFE INSURANCE COMPANY	\$9,713	0.00	0	0
MERIT LIFE INSURANCE CO	\$1,538,523	0.06	1	101
MERRILL LYNCH LIFE INS CO	\$4,547,276	0.17	2	68
METROPOLITAN INS AND ANNUITY CO	\$5,649,544	0.21	13	358
METROPOLITAN LIFE INSURANCE COMPANY	\$116,232,678	4.31	102	137
METROPOLITAN TOWER LIFE INSURANCE CO	\$543,511	0.02	0	0
MID AMERICAN CENTURY LIFE INSURANCE CO	\$107,378	0.00	7	10143
MID CONTINENT LIFE INSURANCE CO	\$2,734,747	0.10	4	228
MID SOUTH INSURANCE COMPANY	\$1,187	0.00	0	0
MIDLAND LIFE INSURANCE COMPANY THE	\$1,256,219	0.05	0	0
MIDLAND NATIONAL LIFE INSURANCE CO*	\$2,549,372	0.09	3	183
MIDWEST NATIONAL LIFE INS CO OF TN	\$442,219	0.02	4	1407
MIDWESTERN UNITED LIFE INSURANCE CO*	\$92,300	0.00	0	0
MINISTERS LIFE INSURANCE CO THE*	\$783,293	0.03	0	0
MINNESOTA MUTUAL LIFE INSURANCE CO	\$14,112,366	0.52	5	55
MISSION LIFE INSURANCE COMPANY	\$204,662	0.01	0	0
MISSOURI VALLEY LIFE AND HEALTH INS CO	\$2,430,361	0.09	3	192
MML BAY STATE LIFE INS CO	\$3,069,674	0.11	0	0
MODERN WOODMEN OF AMERICA	\$4,785,575	0.18	4	130
MONITOR LIFE INSURANCE CO OF NY	\$15,856	0.00	0	0
MONTGOMERY WARD LIFE INSURANCE CO	\$1,382,472	0.05	9	1013
MONUMENTAL LIFE INSURANCE COMPANY*	\$7,045,358	0.26	36	795
MONY LIFE INS CO OF AMERICA	\$1,523,018	0.06	1	102
MOUNTAIN LIFE INSURANCE COMPANY	\$902,259	0.03	2	345
MUTUAL LIFE INSURANCE CO OF NY*	\$8,244,772	0.31	3	57
MUTUAL OF AMERICA LIFE INSURANCE CO	\$2,028,506	0.08	2	153
MUTUAL SERVICE LIFE INSURANCE CO*	\$15,501	0.00	0	0

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MUTUAL TRUST LIFE INSURANCE COMPANY	\$2,004,861	0.07	0	0
NACOLAH LIFE INS CO	\$679,166	0.03	0	0
NATIONAL BENEFIT LIFE INSURANCE CO	\$616,488	0.02	1	252
NATIONAL CATHOLIC SOCIETY OF FORESTERS	\$12,335	0.00	0	0
NATIONAL FARMERS UNION LIFE INS CO	\$13,275	0.00	0	0
NATIONAL FIDELITY LIFE INSURANCE CO	\$989,009	0.04	7	1101
NATIONAL FOUNDATION LIFE INS CO	\$38,222	0.00	1	4071
NATIONAL FRATERNAL SOCIETY/DEAF	\$919	0.00	0	0
NATIONAL GROUP LIFE INSURANCE COMPANY*	\$66,795	0.00	0	0
NATIONAL GUARDIAN LIFE INSURANCE CO	\$435,235	0.02	1	357
NATIONAL HEALTH INS CO	\$24,474	0.00	0	0
NATIONAL LIFE INSURANCE COMPANY	\$6,992,219	0.26	0	0
NATIONAL SLOVAK SOCIETY OF THE USA	\$126	0.00	0	0
NATIONAL STATES INSURANCE COMPANY	\$136,402	0.01	1	1141
NATIONAL TRAVELERS LIFE COMPANY	\$2,546,044	0.09	1	61
NATIONAL WESTERN LIFE INSURANCE CO	\$6,793,824	0.25	7	160
NATIONWIDE LIFE INSURANCE COMPANY	\$3,047,001	0.11	2	102
NETWORK AMERICA LIFE INSURANCE COMPANY	\$106,152	0.00	2	2932
NEW ENGLAND LIFE INSURANCE COMPANY	\$5,245,661	0.19	1	30
NEW ERA LIFE INS CO OF THE MIDWEST*	\$16,491	0.00	0	0
NEW YORK LIFE INS & ANNUITY CORPORATION	\$35,241,011	1.31	6	26
NEW YORK LIFE INSURANCE COMPANY	\$47,398,524	1.76	50	164
NIPPON LIFE INS CO OF AMERICA	\$3,136	0.00	0	0
NORTH AMERICAN CO FOR LIFE & HEALTH IN*	\$4,208,558	0.16	1	37
NORTH AMERICAN INSURANCE COMPANY	\$1,179	0.00	0	0
NORTH AMERICAN SECURITY LIFE INS CO	\$379,043	0.01	0	0
NORTH CAROLINA MUTUAL LIFE INS CO	\$5,380	0.00	0	0
NORTH CENTRAL LIFE INSURANCE CO*	\$840,784	0.03	2	370
NORTH WEST LIFE ASSUR CO OF CANADA	\$2,483	0.00	0	0
NORTHBROOK LIFE INSURANCE COMPANY	\$681,342	0.03	0	0
NORTHERN LIFE INSURANCE COMPANY	\$1,218,982	0.05	1	128
NORTHWESTERN MUTUAL LIFE INS CO	\$90,950,532	3.37	4	7
OCCIDENTAL LIFE INS CO OF NC	\$257,286	0.01	0	0
OHIO LIFE INSURANCE COMPANY	\$313,878	0.01	0	0
OHIO NATIONAL LIFE ASSURANCE CORP	\$2,767,213	0.10	0	0
OHIO NATIONAL LIFE INS CO THE	\$2,419,766	0.09	3	193
OHIO STATE LIFE INSURANCE CO THE	\$2,297,498	0.09	5	339
OLD AMERICAN INSURANCE COMPANY	\$8,295,278	0.31	23	431
OLD LINE LIFE INS CO OF AMERICA*	\$3,388,510	0.13	2	92
OLD RELIANCE INSURANCE COMPANY	\$6,888	0.00	0	0
OLD REPUBLIC LIFE INSURANCE COMPANY	\$674,816	0.02	1	231
OLD UNITED LIFE INSURANCE COMPANY	\$783,975	0.03	4	794
OXFORD LIFE INSURANCE COMPANY	\$8,435	0.00	0	0
OZARK NATIONAL LIFE INSURANCE CO	\$16,102,495	0.60	22	213
PACIFIC CORINTHIAN LIFE INSURANCE CO	\$1,148,164	0.04	1	136
PACIFIC GUARDIAN LIFE INS CO LTD	\$8,581	0.00	0	0
PACIFIC MUTUAL LIFE INSURANCE CO	\$42,855,252	1.59	1	4
PAN AMERICAN ASSURANCE CO	\$776,897	0.03	0	0
PAN AMERICAN LIFE INSURANCE COMPANY	\$484,790	0.02	0	0
PARAGON LIFE INSURANCE COMPANY	\$7,285,844	0.27	2	43
PAUL REVERE LIFE INSURANCE CO	\$254,450	0.01	3	1834
PAUL REVERE VARIABLE ANNUITY INS CO THE	\$546,422	0.02	0	0
PEKIN LIFE INSURANCE COMPANY	\$421,217	0.02	0	0
PENN INSURANCE & ANNUITY CO THE	\$700,074	0.03	0	0
PENN MUTUAL LIFE INSURANCE CO THE	\$2,939,072	0.11	1	53
PENNSYLVANIA LIFE INSURANCE COMPANY	\$887,408	0.03	12	2104
PENSION LIFE INS CO OF AMERICA*	\$67	0.00	0	0
PEOPLES SECURITY LIFE INSURANCE COMPANY	\$24,639	0.00	0	0
PFL LIFE INSURANCE COMPANY	\$4,291,514	0.16	20	725
PHARMACISTS LIFE INSURANCE COMPANY	\$214,624	0.01	0	0

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL LIFE AND ANNUITY INSURANCE

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COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
PHF LIFE INSURANCE COMPANY	\$15,582	0.00	0	0
PHILADELPHIA AMERICAN LIFE INS CO	\$4,029	0.00	0	0
PHILADELPHIA LIFE INS CO	\$4,540,537	0.17	7	240
PHOENIX AMERICAN LIFE INS CO	\$1,362,016	0.05	0	0
PHOENIX HOME LIFE MUTUAL INS CO	\$28,941,294	1.07	11	59
PHYSICIANS LIFE INSURANCE COMPANY	\$3,429,549	0.13	0	0
PIERCE NATIONAL LIFE INSURANCE CO	\$2,292,644	0.08	2	136
PIONEER AMERICAN INSURANCE COMPANY	\$65,833	0.00	0	0
PIONEER LIFE INSURANCE COMPANY	\$1,575,212	0.06	3	296
PIONEER MUTUAL LIFE INS CO	\$560,706	0.02	0	0
PIONEER SECURITY LIFE INSURANCE COMPANY	\$9,460	0.00	0	0
PM GROUP LIFE INS CO	\$832,174	0.03	0	0
POLISH NATNL ALLIANCE OF THE US OF N. A	\$58,983	0.00	0	0
POLISH ROMAN CATHOLIC UNION OF AMERICA	\$29,442	0.00	0	0
POLISH WOMENS ALLIANCE OF AMERICA	\$2,145	0.00	0	0
PREFERRED LIFE INS CO OF NEW YORK	\$937	0.00	0	0
PREFERRED RISK LIFE INSURANCE CO	\$1,805,881	0.07	1	86
PRESIDENTIAL LIFE INSURANCE CO	\$58,910	0.00	0	0
PRIMERICA LIFE INSURANCE COMPANY	\$17,603,883	0.65	16	141
PRINCIPAL MUTUAL LIFE INS CO	\$32,571,131	1.21	5	24
PROFESSIONAL INS CORPORATION	\$7,738	0.00	0	0
PROTECTIVE LIFE INSURANCE COMPANY	\$4,246,008	0.16	1	37
PROVIDENT INDEMNITY LIFE INS CO	\$71,581	0.00	0	0
PROVIDENT LIFE AND ACCIDENT INS CO	\$12,974,248	0.48	4	48
PROVIDENT LIFE AND CASUALTY INS CO	\$31,239	0.00	0	0
PROVIDENT MUTUAL LIFE INS CO OF PHIL*	\$2,910,538	0.11	0	0
PROVIDENTIAL LIFE INSURANCE COMPANY	\$1,564	0.00	0	0
PROVIDENTMUTUAL LIFE & ANNUITY OF AM *	\$24,072	0.00	0	0
PROVIDIAN LIFE AND HEALTH INSURANCE CO	\$5,272,412	0.20	16	472
PRUCO LIFE INSURANCE COMPANY	\$10,759,891	0.40	4	58
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$105,269,367	3.90	199	294
PRUDENTIAL SELECT LIFE INS CO OF AMER	\$5,824	0.00	0	0
PYRAMID LIFE INSURANCE COMPANY	\$623,828	0.02	3	748
REASSURE AMERICA LIFE INSURANCE COMPANY	\$1,477,242	0.05	0	0
RELIABLE LIFE INSURANCE COMPANY*	\$16,036,170	0.59	52	505
RELIANCE STANDARD LIFE INSURANCE CO*	\$780,112	0.03	3	598
RELIASTAR LIFE INSURANCE COMPANY	\$5,734,296	0.21	2	54
RELISTAR BANKERS SECURITY LIFE INS CO	\$1,406,765	0.05	2	221
REPUBLIC VANGUARD LIFE INSURANCE CO	\$52,790	0.00	0	0
RESERVE NATIONAL INSURANCE COMPANY	\$122,894	0.00	0	0
RGA REINSURANCE COMPANY	\$1,874,951	0.07	0	0
ROYAL ARCANUM SUPREME COUNCIL OF	\$13,982	0.00	0	0
ROYAL LIFE INSURANCE CO OF AMERICA	\$180,411	0.01	0	0
ROYAL MACCABEES LIFE INSURANCE CO	\$2,847,250	0.11	2	109
ROYAL NEIGHBORS OF AMERICA	\$560,791	0.02	1	277
RUSHMORE NATIONAL LIFE INSURANCE CO	\$43,520	0.00	0	0
SAFECO LIFE INSURANCE COMPANY*	\$5,859,791	0.22	1	27
SAFECO NATIONAL LIFE INS CO	\$69,329	0.00	0	0
SEABOARD LIFE INSURANCE CO (USA)	\$8,568	0.00	0	0
SECURA LIFE INSURANCE CO	\$565,256	0.02	0	0
SECURITY BENEFIT LIFE INSURANCE CO	\$2,513,154	0.09	1	62
SECURITY CONNECTICUT LIFE INS CO	\$4,033,980	0.15	2	77
SECURITY EQUITY LIFE INSURANCE COMPANY	\$2,414,475	0.09	0	0
SECURITY LIFE INS CO OF AMERICA	\$1,013,256	0.04	1	154
SECURITY LIFE OF DENVER INSURANCE CO*	\$12,377,122	0.46	4	50
SECURITY MUTUAL LIFE INS CO OF NE	\$799,013	0.03	0	0
SECURITY MUTUAL LIFE INS CO OF NY	\$473,271	0.02	0	0
SENTINEL AMERICAN LIFE INSURANCE CO	\$1,365	0.00	0	0
SENTRY LIFE INSURANCE CO (L&H ACCT)	\$1,008,758	0.04	0	0
SETTLERS LIFE INSURANCE COMPANY	\$9,231	0.00	0	0

MISSOURI DEPARTMENT OF INSURANCE
1994-1996 TOTAL LIFE AND ANNUITY INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
SHELTER LIFE INSURANCE CO	\$18,084,497	0.67	8	69
SHENANDOAH LIFE INSURANCE COMPANY	\$30,008	0.00	0	0
SIERRA HEALTH & LIFE INS CO INC	\$14,016	0.00	0	0
SIGNATURE LIFE INS CO OF AMERICA THE	\$561	0.00	0	0
SLOVENE NATIONAL BENEFIT SOCIETY	\$6,024	0.00	0	0
SOUTHERN SECURITY LIFE INS CO	\$280,762	0.01	6	3325
SOUTHLAND LIFE INSURANCE COMPANY	\$2,715,429	0.10	3	172
SOUTHWESTERN LIFE INSURANCE COMPANY*	\$5,136,548	0.19	5	151
STANDARD INSURANCE COMPANY	\$11,317,523	0.42	3	41
STANDARD LIFE AND ACCIDENT INS CO	\$711,181	0.03	3	656
STANDARD LIFE INS CO OF INDIANA	\$864,127	0.03	1	180
STANDARD SECURITY LIFE INS CO OF NEWYOR	\$2,795	0.00	0	0
STATE AUTO LIFE INSURANCE CO	\$340,774	0.01	0	0
STATE FARM LIFE INSURANCE COMPANY	\$74,249,888	2.75	21	44
STATE LIFE INSURANCE COMPANY	\$486,011	0.02	0	0
STATE MUTUAL INSURANCE CO	\$287,834	0.01	0	0
STATESMAN NATIONAL LIFE INS CO THE	\$3,544,118	0.13	0	0
STONEBRIDGE INSURNACE COMPANY	\$8,809	0.00	0	0
SUN LIFE ASSUR CO OF CANADA (US)	\$835,647	0.03	0	0
SUN LIFE ASSURANCE CO OF CANADA	\$12,663,814	0.47	0	0
SUNAMERICA LIFE INSURANCE COMPANY	\$3,128,575	0.12	1	50
SURETY LIFE INSURANCE COMPANY	\$739,198	0.03	0	0
TEXAS LIFE INSURANCE COMPANY	\$1,499,458	0.06	0	0
TIME INSURANCE COMPANY	\$1,711,723	0.06	2	182
TMG LIFE INSURANCE COMPANY	\$2,451,082	0.09	1	63
TRANS WORLD ASSURANCE COMPANY	\$133,065	0.00	0	0
TRANS-GENERAL LIFE INSURANCE COMPANY	\$1,489,466	0.06	0	0
TRANSAMERICA ASSURANCE COMPANY	\$1,709,445	0.06	0	0
TRANSAMERICA LIFE INS & ANNUITY CO	\$2,398,598	0.09	2	130
TRANSAMERICA OCCIDENTAL LIFE INS CO	\$19,282,204	0.71	4	32
TRANSPORT LIFE INSURANCE COMPANY	\$255,076	0.01	0	0
TRAVELERS INSURANCE COMPANY THE	\$13,600,584	0.50	4	46
TRAVELERS LIFE AND ANNUITY COMPANY THE	\$281,863	0.01	1	552
TRUSTMARK INSURANCE CO (MUTUAL)	\$1,048,889	0.04	3	445
TRUSTMARK LIFE INSURANCE COMPANY	\$365,487	0.01	0	0
U S FINANCIAL LIFE INSURANCE CO	\$427,371	0.02	0	0
U S LETTER CARRIERS' MUTUAL BENEFIT ASS	\$52,482	0.00	0	0
UNICARE LIFE & HEALTH INSURANCE COMPANY	\$7,044	0.00	0	0
UNIFIED LIFE INSURANCE COMPANY	\$376,958	0.01	2	826
UNILIFE INSURANCE COMPANY	\$7,274	0.00	0	0
UNION BANKERS INSURANCE COMPANY	\$131,864	0.00	0	0
UNION CENTRAL LIFE INSURANCE CO	\$5,176,498	0.19	3	90
UNION FIDELITY LIFE INSURANCE CO	\$5,863,945	0.22	0	0
UNION LABOR LIFE INSURANCE COMPANY	\$528,451	0.02	0	0
UNION SECURITY LIFE INSURANCE CO	\$3,010,291	0.11	0	0
UNITED AMERICAN INSURANCE COMPANY	\$6,094,546	0.23	7	179
UNITED BENEFIT LIFE INSURANCE COMPANY	\$462	0.00	0	0
UNITED COMMERCIAL TRAVELERS OF AMERICA	\$29,751	0.00	1	5230
UNITED COMPANIES LIFE INSURANCE CO	\$27,070,532	1.00	0	0
UNITED FAMILY LIFE INSURANCE CO	\$375,359	0.01	0	0
UNITED FIDELITY LIFE INSURANCE CO	\$585,302	0.02	4	1063
UNITED HEALTHCARE INSURANCE COMPANY	\$6,033	0.00	0	0
UNITED HERITAGE MUTUAL LIFE INS CO	\$395,319	0.01	2	787
UNITED HOME LIFE INSURANCE COMPANY	\$84,081	0.00	0	0
UNITED INSURANCE COMPANY OF AMERICA	\$2,490,323	0.09	10	625
UNITED INVESTORS LIFE INS CO	\$3,075,879	0.11	0	0
UNITED LIBERTY LIFE INSURANCE COMPANY	\$8,312	0.00	0	0
UNITED LIFE INSURANCE COMPANY	\$2,549,438	0.09	0	0
UNITED NATIONAL LIFE INS CO OF AMERICA	\$29,000	0.00	0	0
UNITED OF OMAHA LIFE INS CO	\$48,454,688	1.79	21	67

MISSOURI DEPARTMENT OF INSURANCE
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COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
UNITED PRESIDENTIAL LIFE INS CO	\$1,153,220	0.04	3	405
UNITED SERVICES LIFE INSURANCE CO	\$1,593,002	0.06	0	0
UNITED STATES LIFE INS CO NY	\$795,865	0.03	0	0
UNITED TEACHER ASSOCIATES INSURANCE CO*	\$1,266	0.00	1	N/A
UNITED WISCONSIN LIFE INSURANCE COMPANY	\$1,620,994	0.06	0	0
UNITED WORLD LIFE INSURANCE COMPANY	\$126,788	0.00	0	0
UNITY MUTUAL LIFE INS CO	\$14,189	0.00	0	0
UNIVERSAL GUARANTY LIFE INS CO	\$1,873,276	0.07	4	332
UNIVERSAL UNDERWRITERS LIFE INS CO	\$1,445,613	0.05	1	108
UNUM LIFE INS CO OF AMERICA	\$8,542,878	0.32	3	55
USA LIFE ONE INS CO OF INDIANA	\$16,127	0.00	0	0
USAA LIFE INSURANCE COMPANY	\$6,723,488	0.25	0	0
USG ANNUITY & LIFE COMPANY	\$20,678,699	0.77	6	45
USLIFE CREDIT LIFE INSURANCE CO*	\$2,622,603	0.10	1	59
UTICA NATIONAL LIFE INS CO	\$347	0.00	0	0
VALLEY FORGE LIFE INSURANCE COMPANY	\$7,663,185	0.28	4	81
VETERANS LIFE INS CO	\$2,891,715	0.11	12	646
VICTORY LIFE INSURANCE COMPANY	\$822,035	0.03	1	189
VISTA LIFE INSURANCE COMPANY	\$117,275	0.00	2	2653
VOYAGER LIFE INSURANCE COMPANY	\$344,983	0.01	0	0
VULCAN LIFE INSURANCE COMPANY	\$184,886	0.01	0	0
WABASH LIFE INSURANCE COMPANY	\$102,463	0.00	3	4556
WASHINGTON NATIONAL INSURANCE CO*	\$676,061	0.03	2	460
WATKINS LIFE & BENEFIT ASSOCIATION	\$69,131	0.00	0	0
WEST COAST LIFE INSURANCE COMPANY*	\$1,557,338	0.06	0	0
WESTERN AND SOUTHERN LIFE INS CO	\$7,298,132	0.27	35	746
WESTERN CATHOLIC UNION	\$704,551	0.03	0	0
WESTERN DIVERSIFIED LIFE INSURANCE CO	\$497,816	0.02	2	625
WESTERN NATIONAL LIFE INSURANCE CO	\$27,178,769	1.01	7	40
WESTERN RESERVE LIFE ASSUR CO OH	\$2,158,945	0.08	2	144
WESTERN SOUTHERN LIFE ASSURANCE CO	\$33,298,051	1.23	19	89
WESTFIELD LIFE INSURANCE COMPANY	\$27,758	0.00	0	0
WILLIAM PENN ASSOCIATION	\$2,408	0.00	0	0
WISCONSIN NATIONAL LIFE INSURANCE CO*	\$97,929	0.00	0	0
WOMAN'S LIFE INSURANCE SOCIETY	\$6,800	0.00	0	0
WOODMEN ACCIDENT AND LIFE COMPANY*	\$502,722	0.02	0	0
WOODMEN OF THE WORLD LIFE INS SOCIETY	\$900,321	0.03	6	1037
WORKMENS BENEFIT FUND OF THE U S OF AM	\$1,665	0.00	0	0
WORLD INSURANCE COMPANY	\$282,366	0.01	1	551
WORLD SERVICE LIFE INSURANCE COMPANY*	\$479	0.00	1	N/A
ZALE LIFE INSURANCE COMPANY	\$15,489	0.00	0	0
ZURICH LIFE INSURANCE CO OF AMERICA	\$2,603,743	0.10	2	120
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	\$2,699,524,601	100.0	1735	

Health Maintenance Organizations

Complaint Indices

MISSOURI DEPARTMENT OF INSURANCE
1996 HEALTH MAINTENANCE ORGANIZATION BUSINESS
WITHOUT MEDICAID / MEDICARE BUSINESS

AN INDEX OF 100 IS CONSIDERED TO BE THE AVERAGE

COMPANY	(1) PREMIUM WRITTEN (3 YR. AVE.)	(2) MARKET SHARE (3 YR. AVE.)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
BMA Selectcare, Inc.	\$1,394,105	0.12	2	281
CIGNA HealthCare of Ohio, Inc.	\$6,349,835	0.56	3	93
CIGNA HealthCare of St. Louis, Inc.	\$8,360,743	0.74	11	258
Citizens Advantage HMO	\$1,692,570	0.15	1	116
Community Health Plan	\$4,216,593	0.37	1	46
Exclusive Healthcare, Inc.	\$4,670,412	0.41	2	84
Good Health HMO, Inc., d/b/a Blue-Care,	\$22,449,751	1.98	12	105
Group Health Plan, Inc.	\$124,725,445	11.03	66	104
HMO Missouri, Inc., d/b/a BlueChoice	\$96,597,476	8.54	80	162
HealthLink HMO, Inc.	\$9,669,512	0.85	8	162
HealthNet, Inc.	\$6,300,262	0.56	2	62
Healthcare America Plans, Inc.	\$13,165	0.00	0	0
Humana Health Plan, Inc.	\$35,544,527	3.14	6	33
Humana Kansas City, Inc.	\$76,327,669	6.75	37	95
Kaiser Foundation Health Plan of Kansas	\$40,874,684	3.61	17	82
Medical Center Health Plan, d/b/a Partn	\$63,307,893	5.60	20	62
Mercy Health Plans of Missouri, Inc.	\$11,066,887	0.98	1	18
MetraHealth Care Plan of Kansas City, I	\$8,024,808	0.71	5	122
Missouri Advantage L.L.C.	\$601,949	0.05	0	0
Principal Health Care of Kansas City, I	\$49,485,719	4.37	36	143
Principal Health Care of St. Louis, Inc	\$47,154,671	4.17	43	179
Prudential Health Care Plan, Inc.	\$42,455,342	3.75	16	74
TriSource HealthCare, Inc., d/b/a Blue-	\$38,651,032	3.42	8	41
United HealthCare of the Midwest, Inc.	\$431,314,744	38.13	200	91
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	\$1,131,249,792	100.0	577	

